

PAUSING AS A PRACTICE IN STRATEGY-MAKING AND ENGAGEMENT – A CASE STUDY

By

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DECLARATION

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I declare that the above dissertation is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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My heartfelt gratitude is extended to those who assisted and supported me with the compilation of this dissertation.

Foremost, I give thanks to God, for the wisdom and strength He has blessed me with during a challenging time in my life; and for listening and appreciating how important this dissertation was to me to gift to my parents.

This dissertation is dedicated to my late father who revered education and, especially to my late mother, who never lived to see its completion and who I lost suddenly during the finalisation of this process. Her formidability and values as a woman will continue to grow me and make her proud.

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SUMMARY

“Pausing as a practice in strategy-making and engagement – A case study”

by

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Degree: Masters in Business Management

Supervisor: Doctor Charmaine Williamson

Key terms: strategy-as-practice; pausing; practitioners; champion; non-champions; strategy-making; engagement; credit risk; change; strategic practice

The study explores pausing in action is, within the ambit of Strategy-as-practice (s-a-p) as an emergent school of thought. Pausing is thus discerned during the implementation phase of the strategy of a credit risk system within a South African bank, as strategy is known to take shape during implementation. Different sites of the bank’s systems – change, strategy practitioners, and their times of pausing, form the unit of analysis. Strategy-making and engagement are explored by understanding the influence of pausing on enabling or disabling the strategic outcome of the risk system.

Pausing is situated in an applied and theoretical gap as an intangible under-theorised strategy practice. Practitioners, as champions or non-champions of strategy, pause in various ways, and attribute meaning to this ‘action’. Their account of pausing is recognised for its value-adding or diminishing dimensions to strategy-making.

The study follows a comprehensive literature review which shows limited theoretical positions on embodied, latent practices, such as pausing, as strategic practices. The body of knowledge provides a challenge for scholars to consider perceived ‘silences’ or the ‘receding’ of strategists as un-remarked dimensions of strategy, which could nevertheless be instrumental in the nature of the strategic outcome. The contribution of the current study identifies pausing as a strategic practice, especially when considered within the structure of engagement and social learning.

**“Ukuyeka noma ukumisa inqubo ethile okwesikhashana njengengxenywe
yenqubo ejwayelekile wokwakha iqhingasu lokusebenza kanye nokuxhumana
nokubonisana – Ucwangingo lwesigameko”**

Ngu-Sagrie Govender (Chantelle)

Lolu cwangingo lucubungula ukuyeka noma ukumisa okwesikhashana inqubo ethile ngaphansi kwesimo sendlela yokucabanga esiphathelene nokusetshenziswa kweqhingasu njengenqubo ejwayelekile eyenziwayo (s-ap). Ngakho-ke ukumiswa kwesenzo esithile okwesikhashana kuhlonzwa esigabeni sokuqaliswa kokusebenza kweqhingasu lohlelo lobungozi besikweletu ngaphansi kwebhange laseNingizimu Afrika, njengoba iqhingasu laziwa njengento evamise ukuqala ukwenzeka nokubonakala kahle esigabeni sokuqaliswa kohlelo oluthile. Izizinda ezihlukahlukene zezinhlelo zebhange – uguquko, izazi zamaqhingasu, kanye nezikhathi abamisa ngazo inqubo ethile okwesikhashana, konke lokhu kuyingxenywe yokuhlaziya. Ukwakhiwa kweqhingasu kanye nokuxhumana nokubonisana, kuhlaziywa ngokuqonda umthelela wokumiswa kwenqubo ethile okwesikhashana ekuletheni umphumela osemqoka wohlelo lobungozi noma ekuhlulekeni ukuletha umphumela onjalo. Ukumiswa kwenqubo ethile okwesikhashana kwenzeka esimweni lapho kunegebe noma ukushoda kocwangingo kanye nolwazi lwethiyori olutholakalayo futhi kuthathwa njengesenzo seqhingasu elingeyona into ephathekayo nebonakalayo futhi iyingcosana kakhulu ithiyori ekhona ephathelene nalokhu. Izazi, njengabantu abangoshampeni bamaqhingasu noma njengabantu abangebona oshampeni bamaqhingasu, zimisa izinqubo okwesikhashana ngezindlela ezihlukahlukene, bese zihlinzeka ngencazelo efanelekile kuleso ‘senzo’ sazo. Indlela abachaza ngayo ukumiswa kwenqubo okwesikhashana iyabhekisiswa futhi yamukelwe ngokosizo lwayo ekwakhiweni kweqhingasu noma ngokuhluleka kwayo ukulekelela kulokhu.

Lolu cwangingo lulandela ukubuyekezwa okubanzi kwemibhalo ekhona njengamanje, okuyimibhalo ebonisa ukushoda kwethiyori mayelana nezinqubo ezisemqoka futhi eziwusizo ezikhona kepha ezingasetshenziswa kakhulu, ezinjengokumiswa kwenqubo ethile okwesikhashana. Ulwazi olutholakalayo lunikeza izitshudeni nezazi zocwangingo inselelo yokucubungula lokho okubonakala ‘njengokuthula’ (‘silences’) noma ‘ukuhoxa’ (‘receding’) kwezazi zamaqhingasu njengezingxenywe zeqhingasu

okungaphawulwa lutho ngazo, kepha okuyizingxenye ezingaba wusizo kakhulu kuhlobo lomphumela okhethekile futhi onobuqhinga okhiqizwayo. Igalelo lalolu cwaningo olwenziwayo njengamanje lihlonza ukumiswa kwenqubo ethile okwesikhashana njengesenzo esinobuqhinga, ikakhulukazi uma lokhu kubhekwa ngaphansi kohlaka lokuxhumana nokubonisana kanye nokufunda ngokubonela kwabanye emphakathini.

**“Ukunqumama njengento eyenziwayo xa kucetywa naxa kuthethathethwana –
Isifundo esingumzekelo”**

NguSagrie Govender (Chantelle)

Esi sifundo siqwalasela ukunqumama xa kusetyenzwa okuyinxalenye yecebo lokusebenza (*Strategy-as-practice: s-ap*) njengendlela entshulayo yokucinga. Ukunqumama, ngoko ke, kuyabonakala kwisigaba sokusebenza kwinkqubo yamatyala engumngcipheko kwibhanki ethile yoMzantsi Afrika. Amacandelo ahlukeneyo kwiinkqubo zebhanki – utshintsho, abaqulunqi macebo namaxesha abo okunqumama, konke oku kuyinxalenye yohlaluty. Ukuqulunqa amacebo nokuthethathethana kuqwalaselwa ngokuqonda ifuthe lokunqumama ekuvumeleni okanye ekunqandeni isiphumo esilicebo senkqubo yomngcipheko. Ukunqumama kubekwe kwisithuba esivulekileyo njengengcingane ekungafundwa kakhulu ngayo. Iingcali zomsebenzi, njengeentshatsheli okanye amabhenxa okuceba ngobulumko, anqumama ngeendlela ngeendlela, kwaye asinika intsingiselo esi ‘senzo’. Xa bechaza ukunqumama bathi oku kungaluncedo okanye kungangabi luncedo xa kuqulunqwa icebo lobulumko.

Esi sifundo siqhutywa ngokuphengulula nzulu okubhaliweyo nokubonisa ukuba akubhalwanga kakhulu ngeengcingane ezingezenzo ezingagqamanga ezifana nokunqumama, njengezinto ezenziwayo nezilicebo lobulumko. Ulwazi olukhoyo lucela umngeni kwiimfundimani ukuba zikhe ziqwalasele ‘ukuthi cwaka’ okanye ‘ukuhlehla’ kwabaqulunqi macebo obulumko njengeenkalo ezingakhankanywayo, ebezinokuba luncedo kwisiphumo esinobulumko. Esi sifundo sifaka igxalaba ekuphakamiseni ukunqumama njengesenzo sobulumko, ngakumbi xa kusenzeka kuthethathethwano nasekufundweni kwezintlalo.

TABLE OF CONTENTS

DECLARATION.....	i
ACKNOWLEDGEMENTS.....	ii
SUMMARY	iii
TABLE OF CONTENTS	vii
LIST OF ANNEXURES (Electronically available).....	ix
LIST OF FIGURES.....	x
LIST OF TABLES.....	xi
LIST OF GRAPHS.....	xii
CHAPTER 1	1
1.1 INTRODUCTION.....	1
1.1.1 Linking the chapters.....	2
1.1.2 The structure of chapter 1 relative to the research process – graphic presentation.....	3
1.2 BACKGROUND	4
1.3 THE BANK CASE STUDY COMPONENT.....	6
1.4 THEORETICAL POSITIONING OF THE PROBLEM AND THE THEORETICAL GAP	8
1.5 THE RESEARCH PROBLEM.....	10
1.6 PURPOSE STATEMENT	11
1.7 RESEARCH QUESTIONS	12
1.7.1 Central research question.....	13
1.7.2 Sub-questions.....	13
1.8 IMPORTANCE AND BENEFITS.....	13
1.9 DELIMITATIONS AND ASSUMPTIONS.....	15
1.9.1 Delimitations	15
1.9.2 Assumptions	16
1.10 METHODOLOGICAL NORMS	16
1.10.1 Credibility/Trustworthiness	17
1.10.2 Dependability	17
1.10.3 Conformity/Transferability	18
1.10.4 Ethical norms.....	18
1.11 OUTLINE OF CHAPTERS	20
1.12 LIST OF CENTRAL RESEARCH CONCEPTS AND ABBREVIATIONS THEREOF	20
1.13 CHAPTER CONCLUSION	24

CHAPTER 2	25
ORGANISATIONAL CONTEXT	25
2.1 INTRODUCTION.....	25
2.1.1 Linking the chapters.....	25
2.1.2 The structure of chapter 2 relative to the research process – graphic presentation.....	26
2.2 BACKGROUND	27
2.3 CREDIT RISK AND CREDIT RISK MANAGEMENT	27
2.4 THE IMPACT OF BASEL III ON CREDIT RISK MANAGEMENT	29
2.5 THE BANK UNDER STUDY.....	31
2.6 OBJECTIVES AND PROPOSED BENEFITS OF THE CREDIT RISK SYSTEM ...	32
2.7 CHAPTER CONCLUSION	33
CHAPTER 3	35
LITERATURE REVIEW	35
3.1 INTRODUCTION AND LINKING THE CHAPTERS	35
3.1.1 The structure of chapter 3 relative to the research process – graphic presentation.....	36
3.2 WHAT IS STRATEGY?	36
3.3 PRACTICES	37
3.4 PRACTITIONERS	39
3.5 CHAMPIONS AND NON-CHAMPIONS.....	40
3.6 THE STRATEGY-AS-PRACTICE (s-a-p) CONSIDERATION.....	42
3.6.1 Critiques of s-a-p	44
3.7 DELIBERATE VERSUS EMERGENCE IN STRATEGY-MAKING	46
3.8 THE STRATEGY-MAKING QUANDARY IN PRACTICE	48
3.9 PAUSING IN PRACTICE	49
3.10 CHANGE, ENGAGEMENT AND INFLUENCE	51
3.11 CHAPTER CONCLUSION	54
CHAPTER 4	55
RESEARCH METHODOLOGY	55
4.1 INTRODUCTION.....	55
4.1.1 Linking the chapters.....	55
4.1.2 The structure of chapter 4 relative to the research process – graphic presentation.....	56
4.2 THE MEANING OF RESEARCH.....	57
4.3 THE RESEARCH STRATEGY	57
4.3.1 Aim of this research	58
4.3.2 Research philosophy and theoretical perspective	59

4.3.2.1	Paradigm: Qualitative research.....	60
4.3.2.2	Knowledge claim – social constructivism	63
4.3.2.3	Strategy of inquiry-design: Case study	65
4.3.3	Methods for gathering data and data analysis.....	66
4.3.3.1	E-interview method	66
4.3.3.2	Document review method	67
4.4	RESEARCH QUESTIONS	68
4.4.1	Central research question.....	68
4.4.2	Sub-questions.....	68
4.5	PARTICIPANT SAMPLING	69
4.5.1	Sampling	69
4.5.2.1	Online interviews	69
4.5.2.2	Document reviews	72
4.5.2	Ethical considerations.....	73
4.5.2.1	Informed consent.....	73
4.5.2.2	Other ethical research considerations.....	74
4.6	DATA GATHERING	76
4.6.1	The e-interview style.....	77
4.6.2	Document reviews	79
4.6.3	Levels of analysis	79
4.7	DATA ANALYSIS	80
4.7.1	The data analysis process	81
4.8	SCOPE, LIMITATIONS AND STRENGTHS OF THE RESEARCH PARADIGM....	83
4.9	METHODOLOGICAL NORMS	85
4.10	PERSONAL REFLECTION	89
4.11	CHAPTER CONCLUSION	89
CHAPTER 5	.....	90
ANALYSIS AND INTERPRETATION OF THE DATA	.....	90
5.1	INTRODUCTION.....	90
5.1.1	Linking the chapters.....	90
5.1.2	The structure of chapter 5 relative to the research process – graphic presentation.....	91
5.2	OUTLINE OF THE APPROACH TO THE ANALYSIS AND PRESENTATION OF THE DATA.....	92
5.3	DATA SUMMARIES AND CITATION OF DATA.....	106
5.4	RESPONDING TO THE RESEACH QUESTIONS	111
5.4.1	Interpretation through theming the categorised data (higher level analysis)	111
5.4.2	Recap of the research questions	113

5.5	RESPONDING TO THE RESEARCH QUESTIONS THROUGH THEME-ING	115
5.5.1	Theme 1: Action of pausing	115
5.5.1.1	Category – Strategising: Human action of pausing	116
5.5.1.2	Category – Strategising: Metaphors of pausing	119
5.5.3.1	Composite discussion of theme 1: Action of pausing (made up from the two category is discussed above)	121
5.5.2	Theme 2: Pausing as enabling or disabling.....	123
5.5.2.1	Category: Influence of pausing	123
5.5.2.2	Category: Pausing through engagement and social learning	127
5.5.2.3	Composite discussion of theme 2: Pausing as enabling or disabling (made up of the two categories discussed above)	132
5.5.3	Theme 3: Championing and non-championing in pausing.....	134
5.5.3.1	Category: Definitional continuum of champions and non-champions	135
5.5.3.2	Category: Continuum of human agency in championing and non-championing.....	138
5.5.3.3	Composite discussion of theme 3: Championing and non-championing in pausing (made up of the two categories discussed above)	140
5.5.4	Theme 4: Risk system	142
5.5.4.1	Category: Pausing in the risk system	142
5.5.4.2	Category: Landing of the risk system (embedding and traction).....	144
5.5.4.3	Composite discussion of theme 4: Risk system (made up of the two categories discussed above)	150
5.6	ASSERTIONS	151
5.6.1	Theoretically related assertions	151
5.6.2	Applied assertions	155
5.7	CHAPTER CONCLUSION	157
CHAPTER 6	.....	159
CONCLUSION	.....	159
6.1	INTRODUCTION.....	159
6.1.1	Linking the chapters.....	159
6.1.2	The structure of chapter 6 relative to the research process – graphic presentation.....	160
6.2	RESEARCHER’S CONTRIBUTION TO THE STUDY	160
6.2.1	Research questions	163
6.2.2	Reflections by the researcher	164
6.3	SUMMARY OF DELIMITATIONS.....	167
6.4	RECOMMENDATIONS FOR THE CONTEXT AND FUTURE RESEARCH	169
6.5	CHAPTER CONCLUSION	170
REFERENCES	.....	172

ANNEXURE 1: RESEARCH INTERVIEW SCHEDULE TEMPLATE	186
ANNEXURE 2: INFORMED CONSENT FORM TEMPLATE	189
ANNEXURE 35: LETTER FROM THE BANK FOR PERMISSION TO UNDERTAKE THE STUDY	186

LIST OF ANNEXURES

(Electronically available)

ANNEXURE 3: E-INTERVIEW REVIEW – ALL CODES AND QUOTATIONS
ANNEXURE 4: DOCUMENT REVIEW – ALL CODES AND QUOTATIONS
ANNEXURE 5: DOCUMENT REVIEW SUMMARY
ANNEXURE 6: E-INTERVIEW TRANSCRIPT – ROB
ANNEXURE 7: E-INTERVIEW TRANSCRIPT – PAM
ANNEXURE 8: E-INTERVIEW TRANSCRIPT – RAY
ANNEXURE 9: E-INTERVIEW TRANSCRIPT – MIA
ANNEXURE 10: E-INTERVIEW TRANSCRIPT – KIM
ANNEXURE 11: E-INTERVIEW TRANSCRIPT – JOY
ANNEXURE 12: E-INTERVIEW TRANSCRIPT – JABU
ANNEXURE 13: E-INTERVIEW TRANSCRIPT – JIM
ANNEXURE 14: E-INTERVIEW TRANSCRIPT – BEN
ANNEXURE 15: E-INTERVIEW TRANSCRIPT – LEE
ANNEXURE 16: E-INTERVIEW TRANSCRIPT – ANN
ANNEXURE 17: E-INTERVIEW TRANSCRIPT – TOM
ANNEXURE 18: QUESTION 1
ANNEXURE 19: QUESTION 2
ANNEXURE 20: QUESTION 3
ANNEXURE 21: QUESTION 4a
ANNEXURE 22: QUESTION 4b
ANNEXURE 23: QUESTION 4c
ANNEXURE 24: ADDITIONAL QUESTION 1
ANNEXURE 25: ADDITIONAL QUESTION 2
ANNEXURE 26: ADDITIONAL QUESTION 3
ANNEXURE 27: ADDITIONAL QUESTION 4
ANNEXURE 28: ADDITIONAL QUESTION 5
ANNEXURE 29: ADDITIONAL QUESTION 6
ANNEXURE 30: LAYERS OF ANALYSIS – E-INTERVIEW REVIEW
ANNEXURE 31: LAYERS OF ANALYSIS – DOCUMENT REVIEW
ANNEXURE 32: CODING OF RESEARCH BY SECOND CODER
ANNEXURE 33: APPROVAL CERTIFICATE FROM UNISA
ANNEXURE 34: PARTICIPANT INFORMATION SHEET

LIST OF FIGURES

Figure 1.1:	The structure of Chapter 1	3
Figure 2.1:	The structure of Chapter 2	26
Figure 3.1:	The structure of Chapter 3	36
Figure 3.2:	Evolution of strategy	43
Figure 4.1:	The structure of Chapter 4	56
Figure 4.2:	Framework for research design	59
Figure 4.3:	Social constructivism assumptions	64
Figure 4.4:	E-interview style of the study	77
Figure 4.5:	Inductive approach to qualitative content analysis	81
Figure 5.1:	The structure of Chapter 5	91
Figure 5.2:	A streamlined codes-to-theory model for qualitative inquiry	100
Figure 5.3:	Data to codes	101
Figure 5.4:	Presented as Themes to categories, derived from iterative process	103
Figure 5.5:	Codes to Categories but presented at aggregated level as category to codes.....	105
Figure 5.6:	High level data summary	106
Figure 5.7:	Data summary on codes.....	107
Figure 5.8:	Research and sub-questions	113
Figure 5.9:	High level themes and category summary	115
Figure 5.10:	Transition of pausing (note that happiness was misspelt in the original).....	126
Figure 5.11:	Edward De Bono (1985) Six Hats	132
Figure 5.12:	Characteristics of champions/non-champions.....	140
Figure 5.13:	Changes along a strategy.....	147
Figure 5.14:	Influences of pausing.....	148
Figure 5.15:	Mantere (2005) versus the continuum	154
Figure 6.1:	The structure of Chapter 6	160
Figure 6.2:	High level summary of research questions and conclusions	164

LIST OF TABLES

Table 4.1:	Adaptation of the qualitative fundamentals and assumptions.....	61
Table 4.2:	Population sampling	72
Table 4.3:	Ethical risks addressed by the study.....	75
Table 4.4:	Levels of analysis	80
Table 4.5:	Limitations addressed by the study.....	84
Table 4.6:	Methodological norms.....	85
Table 5.1:	E-Interview participants	94

LIST OF GRAPHS

Graph 5.1:	Timeline of practitioners.....	93
Graph 5.2:	Continuum of champions/non-champions.....	137

CHAPTER 1

RESEARCH ORIENTATION

1.1 INTRODUCTION

Change in the present-day business environment is moving at an increasing pace which continually challenges corporate organisations. Organisations have to stay close to their environments to take advantage of fast-moving and current trends for competitive gain (Sviokla & Gutstein, 2015). According to Viki (2014), from a macro-environmental perspective, the economic catastrophe that reared its head in 2008/2009 revealed that the ordinary continuance of business was no longer sustainable. Management or strategists presuming that they have a defensible strategy which is competitive leads to the risk of an environment which can allow inaction to foster, which can lead to unfavourable outcomes (Viki, 2014).

Given the competitive pace of change, the occurrence and extent of strategic action are impacted (Johnson, Melin & Whittington, 2003). Hyper-competition compels strategy in such a manner that people's strategy-making becomes an on-going and persistent feature of the working world, and not at a time set apart distinctly to provide strategy. Such a shift, therefore, cogently puts people and their undertakings at the core of organisational survival and success – at the metaphorical 'eye' of strategy (as opposed to the storm). With this centring on the human aspect, practitioners and scholars highlight the need for a more micro-approach to see the results in strategic outcomes. It is argued that sustainability and competitive advantage may well also lie in micro-assets and practices, that are overlooked in the focus on a more macro-meta/industry, as well as meta/firm levels of organisational stratagems (Johnson et al., 2003). Perceptively, therefore, we see humans and their interactions with the working technologies and environments that are behind the world of work.

Consequent to this view, Whittington (1996, 2006), has formulated a structure for strategy practices in order to link micro and macro outlooks on strategy to grasp the various inferences of practice at all levels of working endeavours. If one of the

rationales of research is to assist management and the organisation, it can also influence strategists in realising a superior level of reflexivity in regard to what they do, and the impact on strategy. It is recommended by Jarzabkowski and Whittington (2008) that by embracing a s-a-p research approach, practical knowledge and intelligible outcomes can be developed, as the interpretation and understanding of s-a-p will improve. Whilst the possibility of linking a micro-activity-based viewpoint directly to organisational performance may be minimal, the potential of showing how configurations of such activities converge, leading, as posited, to discernible strategy performance, may be possible. A range of results may be derived by simply exposing certain asset-shaping practices undertaken by strategy practitioners (Jarzabkowski & Kaplan, 2015). The s-a-p perspective can help improve practice by proposing descriptions of activity which provoke reflection, whilst promoting explanatory theory, to exhibit real business practices with a degree of accuracy (Raelin, 2007; Schön, 1983).

The s-a-p field inspired the appetite for the case study undertaken. The researcher based this view on the sense of the actual unfolding of the strategy, to exhibit how and why certain actions of practitioners moulded strategy. Beside a globally volatile economy, where banking credit risk is a particular area of interest, practitioners are required to take a step aside to reflect on strategy. The research proposes to use the case study of a bank to discover the influence that “pausing” (to stop and refocus; reflect and reconsider) as a practice, has on strategy-making and engagement (practitioners are involved in learning activities through interaction) on a human level in the organisation. The research sets out to address the scholarly and contextual gap, details of which are outlined in chapter one and accomplished in the ensuing chapters of the dissertation.

1.1.1 Linking the chapters

The s-a-p field encouraged the researcher to understand the need for pausing in practice and how this drives strategic implementation decisions as well as the results thereof. As per Balogun, Huff and Johnson (2003), the researcher was near the phenomena of the study and was therefore able to focus on the context and the detail which was anchored in the organisation’s reality. Chapter 1 provides a brief, but overarching orientation to the elements that foreground the dissertation and the

chapters that follow. This chapter also covers the outline of the various chapters and abbreviations relevant to the study.

1.1.2 The structure of chapter 1 relative to the research process – graphic presentation

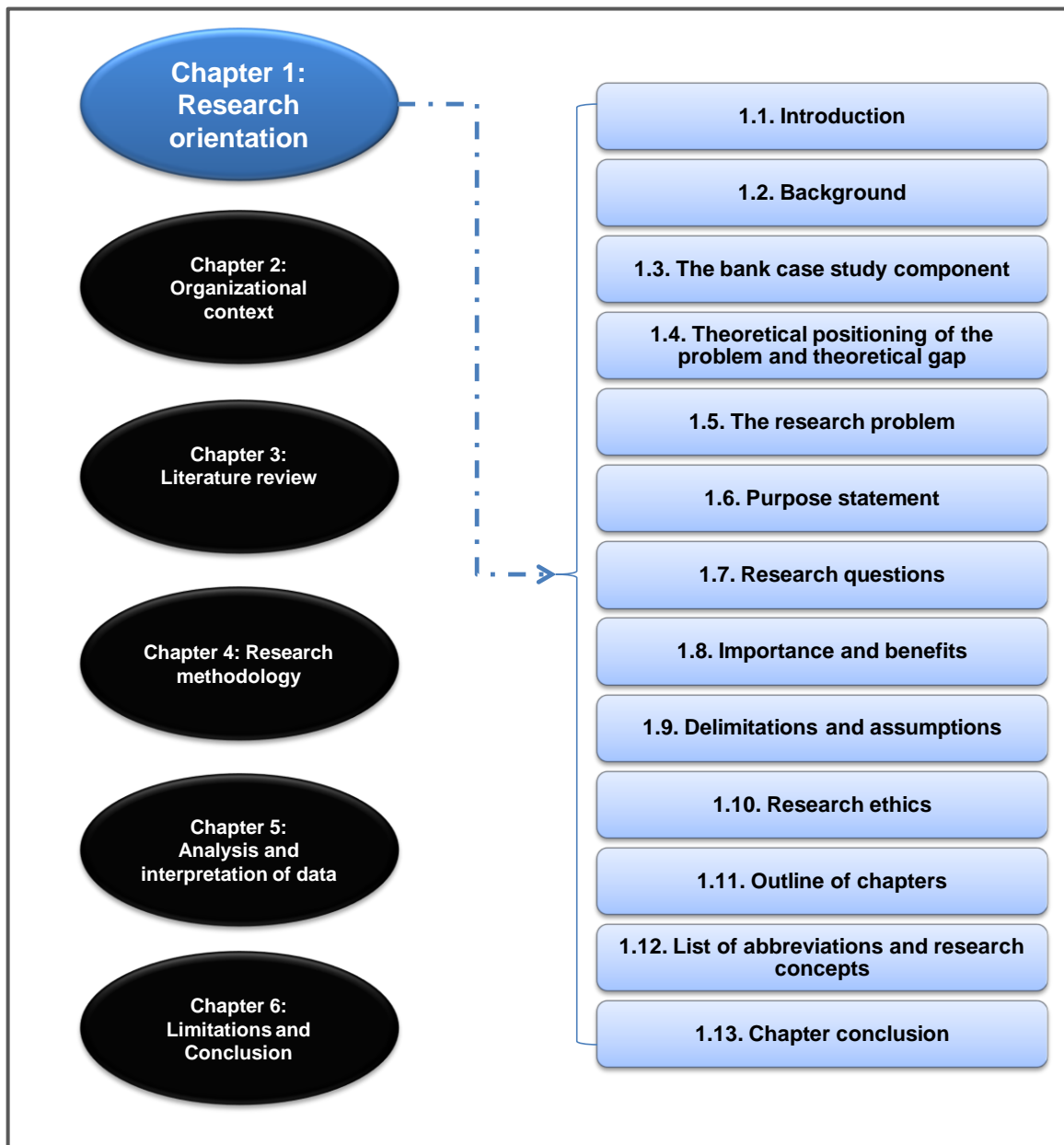


Figure 1.1: The structure of Chapter 1

Source: Researcher's compilation

1.2 BACKGROUND

The London School of Economics and Political Science (2014) recognises the tumultuous effect of the global financial catastrophe between 2008 and 2009, where national economies and the material well-being of the conventional populace were jeopardised by the deeds of corporate financial institutions, based mainly in the United States, United Kingdom, Switzerland and assorted European Countries. The Basel Committee on Banking Supervision (2010), an international financial regulator, with an order to institute unambiguous criteria for the regulation of banks and to encourage unanimity in the robust oversight of the banking industry, became an opposite agent in regularising the root provocations inherent in the crisis. As stated in the London School of Economics and Political Science publication (2014), the Basel Committee, with members selected from the governments of 27 advanced and evolving economies, was instituted in 1974. Given the nature of banks, a significant pillar of the Financial System and Banking Industry (FSB) is risk. The business of banking attracts several types of risks including 'credit risk'. The banking industry had, over the years, seen a weakening of asset quality which caused distress and concern. As a result, the committee introduced frameworks and regulations commonly known as Basel I (introduced in 1988), Basel II (introduced in 2004) and Basel III (introduced in 2010) to collectively govern the minimisation and management of various risks, one of them being credit risk. These frameworks were progressive and developed according to the changes in economic variables. These are further discussed in Chapter 2. The globally identified risk ratified financial institutions having to re-strategise at macro- and micro- levels. It generated the opportunity for corporate banks to rethink strategy and the way things were done on the various levels in the organisation, including considering a s-a-p perspective.

The foundational works of Mantere (2005) stipulate that several central issues, such as this risk identified, affect the decision of whether to pursue an adaptive or recursive route regarding the strategy path of an organisation. These choices can be persuaded by environmental dynamism, as alluded to above. Miles and Snow (1978), in a seminal work, claim that some practitioners favour a recursive strategy route, whilst other practitioners lean towards an adaptive approach. Clegg, Carter,

Kornberger, Schweitzer (2011), state that adaptive practices lead to a form of creativeness and improvisation, whereas recursive practices replicate the status quo. Coherent with the rational planning school of thought, the emphasis on tight control and explicit operationalisation of targets stimulates a recursive view of strategic practices.

Conversely, affiliated to the emergent school, adaptive practices are actually seen as more flexible in their methods and are accepting of, and promote, emergence. Schön (1983) and Dewey (1933) also argue that practitioners (as opposed to [explicit] documented plans) may shape the circumstance, according to their responsiveness to the milieu. The situation “talks-back” and the practitioners respond to it. This dialogue is viewed as insightful and reflective as the practitioners are in a sense critically conscious of their existing understanding of the problem and actions. Such problems and actions may well be instituted deliberately (and not only through the unfolding of events). Yet, the practitioners are, in turn, prepared to review their understanding of the presented architecture (deliberate or otherwise) and are open to emerging ideas and thoughts through, it is suggested and examined herein, pausing for reflection.

Whittington (1992) leads that organisations are adept at being overseen definitively and reflexively, despite being subjected to mundane and unintended consequences. Those properties, that are operational and concern the rules of conduct and the allocation of resources, result from the social systems in which the strategists engage. One example of this is when practitioners champion projects. This places pressure on those practitioners who manage resources and the people they lead (Huy, 2001).

The above paragraphs allude to risk and social emergence within a rule-bound sector, namely banking. By employing credit risk as the contextual subject of interest within a social system, the research strives to contribute to the literature on s-a-p by focusing on **pausing** as a reflective behaviour, creating openness to evolving ideas and strategy. The specific focus will be on the implementation phase of a strategic decision to incorporate a new risk system – Did people pause? How did they pause? What was their view on pausing? These are all areas that piqued the researcher’s interest after her consideration of the background, as described above.

In summary, the researcher set out to determine, from a social perspective, how pausing influences the implementation of a risk system strategy through practitioners (champions and/or non-champions), involved in strategising towards the outcomes of that system.

1.3 THE BANK CASE STUDY COMPONENT

The industry of banking experienced a substantial and important regulatory change, through the governance of the three progressive Basel pillars. As a consequence of the 2008/2009 banking crisis, a need arose to develop a set of procedures to fortify the stability of the fiscal soundness of financial institutions (Basel Committee on Banking Supervision, 2010). The Basel conventions are generically introduced in the background to the study and elaborated on in Chapter 2. At the specific level of Basel III (commencing in South Africa on 1 January 2013), a wider variety of sections was covered; and new and enhanced rules were introduced relating to the banks' capital, liquidity and risk management. Banks had to go through the process of stress tests and were obligated to strengthen their capital reserves by increasing liquidity and reducing leverage. To illustrate, a bank needs to ensure that there are sufficient, reliable and quality assets that are liquid or easily convertible, in order to cover its total net cash outflows over a 30 day period. In implementing Basel III, there were some technical challenges that banks had to deal with. These included the accessibility, completeness, reliability and quality of bank data and information. According to Auer, von Pfoestl and Kochanowicz (2011), other challenges stemmed from the modifications of the financial reporting system regarding the new ratios, and the establishment of effective interfaces within the existing risk management systems. Therefore, banks had to continue to invest deeply in risk monitoring and compliance to ensure that they could handle increasing regulatory scrutiny. Systems changes became vital – and at the strategic level.

Pricewaterhousecoopers (2013) indicated that leaders are relying on analytics and systems to better manage and deal with risk in a cost effective and proficient manner. Analytics encompasses precautionary control and providing management with facts on trends and patterns that assist the organisation with valuable risk management. Yet, the expectations of the current days regulatory environment, leaves some banks ill-equipped to meet these expectations in a viable way (Pricewaterhousecoopers,

2013). This is also based on the understanding, as one living in this era, of the complexities of globalisation and localisation.

Honing in on risk management, according to Cuthbertson and Nitzsche (2003), over the last decade technology has changed continuously. International financial markets are seen as sophisticated in light of the speed at which information flows and enables banks to ascertain, evaluate, manage and alleviate risk through different means that were not possible before (Musyoki & Kadubo, 2012). The Basel accord can be regarded as a catalyst in directing the initiative towards constructing suitable credit risk modelling and capital adequacy requirements. Having said that, it is by no means a substitute for creating a business risk strategy, amidst highly competitive organisational realities. Banks have the responsibility to decide what their risk appetite is, how resources should be allocated optimally and in which markets they should compete. Banks must have an in-depth and full understanding of risk management, and be capable to measure, assign and monitor economic capital (Cuthbertson & Nitzsche, 2003).

As per the context outline to follow in Chapter 3, in view of other banks having incorporated credit risk systems prior to 2006, it was fascinating to uncover how the strategy was eventually implemented in the selected bank under study. The strategy for this change was first introduced in 2011.

At this point, it is important to emphasise that the pursuing of deliberate strategies, which may involve the description of actions the organisation should be taking to realise goals, can be regarded as one approach to avoid a collapse. However, in today's difficult and demanding business environment, emergent strategies are taking on a more adaptive function, giving room to practitioners to react to a changing reality, as opposed to focusing on a stable, secure and fixed 'fantasy' (Mintzberg & Walters, 1985). Such fluid strategies have been described as a competitive differentiator (McCreight & Company, 2006), as strategic success often comprises making tough decisions to stop, or to refocus – as an ironically deliberate endeavour – on instituted initiatives, in order to reallocate or manage resources, including practitioners, in real time conditions.

Rouleau (2013) emphasises that constant assessment of external and internal conditions by practitioners is one of the key prerequisites of effective strategy formation. This information, post the assessment should be utilised for determining whether to continue with the prevailing strategy or to adjust it to the changing environment. The forces for change grow from a distinguished need to alter the current strategy as provoked by the environment or organisation where conditions are changing. Yet, how often do people have the time to be thoughtful? And, when they are thoughtful, how do they probe that process and practice? Following Rouleau's thoughts, the research aims to add knowledge to pausing as a practice, whether it is undertaken in a planned (deliberate) form or an unplanned (emergent) form. The influence of this introspection on strategy-making and on-going entering into, or stepping back from, the hub-bub of strategy, by practitioners (champions and/or non-champions), immersed in the execution of the risk system, is deemed weighty for a focused contemplation.

1.4 THEORETICAL POSITIONING OF THE PROBLEM AND THE THEORETICAL GAP

S-a-p research has exposed several practices which have supporting and restraining consequences on strategy-making. Many of these may have been ignored in mainstream research (Jarzabkowski, Balogun & Seidl, 2007). The scrutiny of praxes has revealed how strategy-making is executed in periods over time and how practitioners' skills in dealing with the practices may have a critical impact on the outcomes (Vaara & Whittington, 2012). The same scrutiny has also demonstrated the range of practitioners that may engage in strategy-making, while also identifying how the discourses of strategy delineate practitioners who are in and practitioners who are out of the corral of strategy decisions. However, in making these points, it should be borne in mind that there are gaps in research on embodied and intangible practices encircling strategy know-how, stimuli, sentiment and intent, aside from those studies that cover the subject tangentially or in a diffused manner (See for example: Mantere, 2005). With this lack of attention to embodied practices, there is very little awareness of or learning about the strategic actions through which humans construct and evolve themselves as strategic actors and in the long-run champions (or non-champions) of strategy (Jarzabkowski & Spee, 2009). S-a-p is effective

because, through its lens, there is the potential to expound on how strategy-making is enabled and constrained (Vaara & Whittington, 2012) and how contextual features shape knowledge and the happening of strategy.

The trials in effecting strategic change are much bigger in the volatile business environment today. Often, strategic success – through market forces or even serendipity – involves making the decision to stop or rethink established plans and to implement changes where required. The study adopts the wider view that action is considered strategic, to the extent that it is consequential for strategic direction, survival and the competitive edge of the business (Johnson et al., 2003). The metaphorical domain of “action” constitutes a further important building block of the s-a-p foundation (Rouleau, 2013). This domain constitutes varied images which indicate some form of act and accomplishment with the ability to make a difference in the course of events. In line with these views, to stop and refocus is the act of “pausing”, which is not explicitly recognised as an activity or action. Building on the implied meaning of pausing the natural capability to step back in order to move forward with assumed greater clarity or a step-back reflection action (Schön, 1983; Cashman, 2012) is notable. This is reinforced by Farrell’s (2012) metaphor of reflective practice as a compass to orient and reconsider other avenues of learning. Pausing, as per the researcher’s working definition, suggests disengagement, which is a converse element of thinking and consideration, used in either a deliberate, emergent or unintended manner of strategy-making.

Pausing is described as reflection-on-action and reflection-in-action. Dewey (1933) explains that the former relates to when practitioners are known to review, describe, analyse and evaluate past practice consciously in an effort to gain insight to better future practice. The latter is viewed as practitioners scrutinising their experiences and reactions as they happen. In both types of reflection, practitioners intend to connect with their feelings and construct new insights to profile their action in the unfolding situation. Cashman (2012:5) stated that practitioners should “step back often, reflect, and become more aware”. The earlier this is done, the more productive strategy will be. Through the practice of pausing, a strategy can be reassessed where new ideas may emerge as a response to the deliberate strategy, implying thus, the emergence of unplanned consequences from intentional strategies by way of sense making

(Mantere, 2008; Spee & Jarzabkowski, 2017). Mintzberg's (1978) framework argues that realised strategy stems from emergent influences at middle and lower levels of the organisation, whilst deliberate influences emanate at the top. From this perspective, strategy-making is more a matter of social learning than a process of choice. Social learning can be seen through Whittington's (2007) notion of the "sociological eye" of strategy, where he urges strategy to be viewed in all its forms where it is connected and entrenched in society. People occupy social positions; rely on relationships, and the incidents they engage in, to adapt to a changing environment in spite of being habituated (often as socialisation) in their practices. Through interacting with the plan, s-a-p is derived by putting into action and practising strategy as an everyday activity and not the operationalisation of a rarefied declaration or document.

1.5 THE RESEARCH PROBLEM

In view of the preceding background gaps, the researcher saw a need to develop new insight into certain practices placed in a web of social and discursive frameworks and to delve deeper into the issue of emergence in strategy-making (Vaara & Whittington, 2012). The impetus for the study is also informed by deliberating on how the use of pausing enables or disables strategy-making and engagement; also on how such directions were championed or not championed. Kearsley and Schneiderman (1999) mention that the central underlying idea of engagement involves the learning of activities through interaction with other practitioners, thereby indicating that engagement is a form of participation. Pfeffermann, Minshall and Mortara (2013) suggest that organisations are formed by networks of conversations and organisational communication. In addition, Kearsley and Schneiderman (1999) believe that technology can further facilitate engagement. The current study observes a case of the implementation of a technology-based risk system in a financial institution where there was an applied and knowledge gap in this case (the bank), to determine whether the action of pausing influenced the implementation of the risk system. The researcher looks at whether pausing enables or disables practitioners involved in roles of championship around the implementation and ultimately the influencing of strategy-making and engagement. The gap was established through searching academic databases including Emerald, JSTOR, Sage and Wiley, using

key terms such as 'credit risk' 'risk strategy' and 'pausing'. No collective literature findings for 'pausing' and 'credit risk in banking' came to light in either an academic or applied search. The study therefore informs this applied gap, as well as the gap in literature mentioned above, through explicating pausing of practitioners as champions and/or non-champions, as the unit of analysis in the research.

1.6 PURPOSE STATEMENT

Whittington (2007:1577-1578) suggests a sociological eye to strategy, "examining not only specific tools but also rich interactions within which people and things are engaged in doing strategy work". These include the motivations of the practitioners and the potential of such practices to steer a range of outcomes. The s-a-p framework can be advanced further in the analysis of social practices (Vaara & Whittington, 2012). The outcome of this research will potentially facilitate the building of further knowledge and insight into the actual practice of pausing through the application of a risk system.

The financial institution selected was a South African bank and was based on the number of years of its existence and the researcher's association with the organisation. This provided an opportunity to explore the s-a-p framework, particularly the emergence in strategic human intervention in relation to the implementation of a credit risk management system. Practitioners within the bank itself had to pause, refocus and strategise a better way to manage credit risk, given the impact of certain macro-economic variables. Drawing on one of Whittington's (2007:1583) touchstones for s-a-p, namely "problematizing performance", through reflection of various situations, together with the development of process efficiencies and systems, a way forward and new direction emerged in the organisation. This illustration substantiates the outlook that strategy emerges gradually, as plans collide with and adjust to a changing reality, suggesting that practitioners step back, deliberate and perhaps contemplate while reconsidering the present reality (hence – pausing). Advancing pausing even further, and at the micro level, it also implies that there is stopping or halting of a flow of discussions and then taking a different direction. Hence, having considered the theoretical perspective versus the applied sense, the purpose of the research is to:

- Explore pausing as a practice, in itself; to determine the extent to which it enables and/or disables strategy-making and engagement by practitioners who championed or did not champion the system. This addresses the applied and theoretical gap of pausing (an intangible element) as the most prominent under-theorised practice.
- Contribute to the under-theorised and under-explored social learning perspective of strategic practice.
- Determine how pausing as a strategic practice brings value-adding/diminishing dimensions to strategy-making.
- Determine how pausing affects the engagements with the strategy itself and with the strategy practitioners.

A literature search through various databases shows theoretical positions on embodied, latent practices but is silent on pausing as a strategic practice, the salient purpose of this study. Despite conceiving this applied contribution, s-a-p is still challenged in so-called mainstream economic models of strategy and is seen as a diffuse umbrella concept (Floyd, Roos, Jacobs, & Kellermans, 2005). Yet its roots in practice may well be traced back to the mainstream 'configurational school' of strategy (Mintzberg, 1973). S-a-p is further considered an uncritical view of strategy by Carter, Clegg and Kornberger (2008: 86, 93), yet, their critique challenges scholars to look at the 'silences' of strategists and the un-remarked dimensions of strategy. Within this theoretical debate, pausing may well be a constituent part of Carter's call for re-thinking s-a-p.

1.7 RESEARCH QUESTIONS

The researcher examines pausing in the case study as a practice addressing the actors' enablement and disablement via the implementation of the bank's risk system, from a s-a-p perspective. She intends to acquaint the audience (s-a-p researchers and the bank) with both the emergence and deliberateness in strategy demonstrated by pausing through the outcome of the study. The study seeks to address the main research question of what pausing is in strategy as practice in its applied sense in the bank. This research is essentially guided by the following research questions:

1.7.1 Central research question

Does pausing as a human action, from the social learning perspective, influence strategy-making and engagement in the bank?

1.7.2 Sub-questions

- How is the risk system of the bank implemented in practice as a strategy through the pausing of the users?
- Have the users, through the practice of pausing, influenced the implementation of the risk system?

The research objectives are introduced as follows:

- The primary objective of the study is to explore and describe pausing as an under-recognised element of s-a-p within a specific case study.
- The secondary objectives were to: (i) explore pausing as a human activity and its influence on strategy-making and engagement; and (ii) to explore whether pausing of practitioners as champions and/or non-champions influences the implementation of the risk system. At this juncture, it must be noted that this study considers influence through deduction of its positive or negative impacts and not through measurement.

The researcher sampled users or practitioners for the study who were involved in the implementation of the risk system strategy and who were considered relatively well-informed about the system and strategy in their respective teams. They had a role to play in shaping the strategy of the risk system in different ways (Jarzabkowski et al., 2007) and, through their experiences with the system, were well placed to participate in the study. As a result of their close involvement and relationship to the strategy, the researcher presumed that these practitioners would have assumed either a champion or non-champion role during the implementation.

1.8 IMPORTANCE AND BENEFITS

Lending activities form a crucial part of a bank. According to Greuning and Bratanovic (2009), at least 70% of a bank's balance sheet relates to this piece of risk

management. By following cases of action, in this instance, through the implementation of a credit risk system, the study explores the incidents of pausing by acknowledging the rooted human action. Johnson et al. (2003) broadly illustrate the advantages of an activity-based stance on strategy and, by probing the act of pausing through a case study; the following benefits were derived:

- Extension of existing traditions of research, where a need presented itself to link macro exhibitions with micro explanations: The significance of research which has raised awareness of managers and researchers, is not rejected by an activity-based approach. However, the research sets out to extend explanations of practices and activities from within those studies, in this case pausing, which underpin strategic outcomes.
- Transcending divisions within the discipline: Macro work on resources, organisations and structure moves in the same direction, towards a growing understanding of micro activity within organisations, focussing intensely on the social element. The strategy in credit risk reveals practitioners who enabled and disabled the implementation of the system through pausing thereby deriving an intrinsic value in this context.
- Offering practical, actionable guidance to practitioners: Activities and processes which support strategy material mirror those that expound strategy development or managing strategic change. By expanding the under-studied social perspective on pausing in strategy, the study offers insight into human action and its influence on strategy as a future reference.

An analysis of pausing, as a practice in the bank as a means to strategise, helps comprehend fundamental ontological and epistemological questions in strategy-making (Vaara & Whittington, 2012) – importantly within this highly rational and quantitative sector. In particular, it allows the reader to understand how the human related practice of pausing shapes the actual source for organisational achievement in terms of the risk strategy. Furthermore, such analysis helps grasp how and why certain practices – and not others – are considered strategic with various organisational implications. Thus, this kind of research clarifies the contention of deliberate versus emergent strategies; and specifically how – perhaps a combination of the two (argued further on) employed by practitioners (including those considered

(non)/champions in the implementation of the risk system) contributes to the evolution of organisations.

Determining and selecting the right strategic practices for an organisation are challenging, however, the study proposes to build knowledge on pausing as a strategic practice and to understand its ability to enable or disable strategy. This includes examining the champions and/or non-champions involved in the particular strategy. These micro-level elements are important in strategic review and can aid practitioners in developing knowledge of the strengths and weaknesses of their strategy-making and implementation processes; and are also a matter of interest from an academic viewpoint (Paroutis, Heracleous & Angwin, 2013).

1.9 DELIMITATIONS AND ASSUMPTIONS

1.9.1 Delimitations

The basis of this research stems from the researcher's interest in the s-a-p perspective and is limited to this perspective. It refers specifically to pausing as an under-theorised human practice, as well as to the need for studying micro-level activities, within practice and their influence on strategy. The study is intended to be exploratory, apposite of the qualitative paradigm and generalisation was limited. The exploration lies within the bank domain, as an case study, and not any other industry or business sector. The contribution is therefore to s-a-p within a bank setting. The intention of the researcher is to understand and reconstruct the participants' experiences. Therefore, a social constructivism approach was necessary to achieve the research objectives and was considered appropriate for this study in its applied context. The design followed is a case study using purposive sampling. In terms of the e-interviews, relatively homogeneous individuals belonging to teams closely associated and involved in the implementation of the system were considered. General bank staff and strategy makers outside the ambit of the credit risk system were not included. Document reviews include stakeholder updates representing the first and second halves of the year for each year between 2012 and 2015 provided further parameters for this study.

1.9.2 Assumptions

One of the assumptions driven by the literature and leading this study was that it pertained to s-a-p from the practitioner's perspective on pausing as a human driven activity during strategy implementation.

S-a-p scholars promote research to be undertaken on practitioners in strategy as they are the individuals who draw upon practices to act – ways of behaving, thinking, emoting, knowing and acting (Jarzabkowski et al., 2007). In this study, practitioners are assumed to be, amongst others, individuals involved in the implementation of the risk system. They are also assumed to champion or not champion change – and in doing so, are agents of 'pause' as well as change.

Moreover, this research study assumes that the research question and sub questions can be answered through a qualitative research approach. For this study, this implies that information on pausing as practised by the practitioners could be collected through e-interviews with those practitioners in the risk system strategy. The study looks at their situated way of making sense of strategy through their revelations on pausing and their embedded experiences. This is supported by the relevant documents reviews.

1.10 METHODOLOGICAL NORMS

As indicated, this study follows a qualitative research approach which carries a certain necessity to meet quality criteria, with discussions of appropriate criteria having coerced many debates over the years (Lincoln, 1995). Criteria help researchers answer the question of whether findings are adequately authentic and trustworthy (Tracy, 2013). The researcher has considered the legitimization of the study which relates to the credibility, trustworthiness, dependability, confirmability, and/or transferability of syntheses made (Denzin & Lincoln, 2005), together with Yin's (2010) view on the objectives for building trustworthiness and creditability. The researcher ensured that the data gathered was aligned to methodological norms apt for qualitative review. This is summarised and discussed briefly below.

1.10.1 Credibility/Trustworthiness

Credibility refers to dependability or trustworthiness (Lincoln & Guba, 1985), and expressing a reality that is possible or seems true (Tracy, 2013). A purposive sample of 12 participants and 19 documents was selected to ensure adequate exposure of data. Apart from the researcher's identification of the participants as risk system practitioners in one form or another, the practitioners were also required to clarify their roles and relation to the risk system in the interview schedule and to offer their own views and thoughts in response to the research questions posed. Further, the research process was documented and illustrated to create an understanding of the procedure followed. E-interview data was checked by a second/independent coder. Emails sent to the participants included the original message as a means to track the interview. Records were not erased and were kept intact in a chronological sequence. Hardcopies were also coded as a means to data clean for consistency. The data cleaning was a crucial step for gaining familiarity with the data and for overall trustworthiness. There was the possibility that participants may not have been who they claim to have been in the email, however, the only clearing here was the researcher's prior knowledge of the participants in their professional contexts. This helped build trust and developed open and honest communications.

Extensive time was also spent gathering the data and on the analysis process. The software program, ATLAS.ti 7™, enabled the researcher to track her analysis and enhance the credibility of the findings through the auditability of the research study. This aided the quality of the data analysis. In addition, the researcher maintained and updated notes of all communication with the participants and any other research notes research progressed

1.10.2 Dependability

Researcher bias was alleviated and rigour completed through an independent second coder who also provided some reflexive notes. Given that this is a qualitative study, the dependability of the findings is not measurable in terms of the number of participants, but in terms of the richness of the information gathered. Contributions and inputs through constant discussions with the supervisor were gathered at each stage. The researcher ensured an audit trail through ATLAS.ti 7™ which encouraged

reflexive memo-writing and the trace-ability of inductive and priori reasoned logic used.

1.10.3 Conformity/Transferability

In terms of conformity, the primary source of data – the e-interviews or online interviews – was supplemented by document reviews to provide a degree of confirmatory evidence. Although some generalisation within a specific setting is sometimes possible, a qualitative researcher can rarely make claims about the representativeness of the setting for wider populations. Hence, in terms of the findings, the transferability of the data is limited in scope other than investigating pausing and the outcomes from this study as a basis for other research in the banking industry. The findings are limited to making contributions, mainly, to the theoretical perspective of s-a-p and do not attempt to provide intersecting points to any other theory. The aim is not to generalise. Hence, the research findings which are affixed in organisational actualities are of value to the participants and organisation involved in this study.

1.10.4 Ethical norms

The research study conforms to well-grounded norms and values. Indeed, any researcher has the right to search for truth, but this cannot be done at the expense of the rights of other individuals in society (Mouton, 2006:239). Research ethics covers not only criteria pertaining to privacy and anonymity of the participants or the case study organisation, but also includes responsibilities towards the practice of scientific research and the subjects of the research.

In terms of a researcher's responsibility towards the practice of science, a number of conventions exist. Amongst others, researchers should at all times strive to maintain objectivity and integrity. Given the nature of this research design, objectivity in qualitative studies was often a challenge. However, the various criteria in use to ensure high-quality qualitative research, described in Chapter 4, were implemented and met.

Another convention pertains to the recording of the data. In this research study, the researcher kept research notes and maintained and updated these notes as the

researcher progressed for her own purposes. As is explained in Chapter 4, the methodology and techniques are available for perusal by fellow researchers.

With reference to publication practices, the researcher acknowledges all sources used and rejects any form of plagiarism. The researcher has not submitted identical copies of articles, based on this research study, to more than one publisher or journal at a time.

Regarding the researcher's responsibilities towards the practitioners, Tracy (2013) discusses procedural ethics which refer to ethical actions that are prescribed by some review boards as being universal or necessary. These include causing no harm, avoiding deception, informed consent and ensuring privacy and confidentiality. In the case of this study, the researcher did not apply pressure when seeking access to the institution. Furthermore, the participating practitioners were recruited on a voluntary basis without any offer of an incentive, and both the institution and its participants had the right to withdraw from the research at any time. The agreeable commitment of the participants was sought through informed consent. Saunders, Lewis and Thornhill (2009) explain that, informed consent takes place when the intended participants are fully informed about the nature, purpose and use of the research to be undertaken and their role in it. According to the requirements of the University of South Africa's College of Economic and Management Sciences' Research Ethics Committee, an informed consent form (Annexure 2) was given to the participants. The form describes the data production method, the way in which the research will be reported and the details of the research supervisor. Participants were asked to complete this informed consent form at the start of each interview. Consent was also sought from the senior management of the institution prior to data production. Anonymity and confidentiality of the participants was ensured and an effort was made to ensure that no participant could be identified by the answers given in the interviews. The researcher also avoided pressing participants for responses. In addition, ethical clearance was granted by the College of Economic and Management Sciences Ethical Committee in August 2016 (Annexure 33).

Ultimately, the study follows good practice guidelines in relation to ethical considerations as a methodological consideration for qualitative studies (Tracy, 2013)

incorporating informed consent, confidentiality, feedback and the right to withdraw from the study at any stage.

1.11 OUTLINE OF CHAPTERS

This dissertation has the following chapter structure:

Chapter 1: provides a concise overview of the background to the study, the problem statement, the central research question and accompanying sub-questions, delimitations and an ethical outline.

Chapter 2: illustrates the **organisational context** and the applied framework on which the study is built and offers a description of the banking environment.

Chapter 3: comprises the **literature review** and reviews the strategy-as-practice perspective literature. It provides an overview of the development of strategy and the emergence of the practice perspective. The chapter offers a few underpinnings to the under-theorised practice of pausing.

Chapter 4: highlights the **research methodology** and outlines the qualitative approach within the interpretive to social constructionist paradigms, and the rational data-gathering and analysis methods of the study.

Chapter 5: relates to analysis and interpretation which brings together the empirical data and the main theoretical perspectives chosen for the study, in order to respond to the research questions at the levels of interpretation and theoretical contribution to the body of knowledge. It also reports on the findings of the current research. Further, the theoretical and applied contributions are described to the reader.

Chapter 6: brings together the key elements of the study in terms of concluding findings. It includes the limitations of the study and recommendations for future research.

1.12 LIST OF CENTRAL RESEARCH CONCEPTS AND ABBREVIATIONS THEREOF

Within this thesis, the following concepts and abbreviations are used:

Banking – A bank is a financial institution that trades in debts and credits. A bank accepts deposits, lends money and generates profits. It bridges the gap between savers and borrowers of money (Somashekar, 2009).

BCBS – Basel Committee on Banking Supervision (“Basel Committee”)

CAQDAS – Computer Assisted Qualitative Data Analysis Software

Continuum – The human continuum can be defined as the sequence of experience that corresponds to the anticipations and trends of the environment (Liedloff, 2004). According to the Cambridge English Dictionary, continuum refers to something that changes in character gradually or in very slight stages without any clear dividing points.

Champions – Champions as defined by Mantere (2005:157) “are individuals trying to influence strategic issues larger than their own immediate operational responsibilities”. A champion is an individual who takes action, seeking to influence the organisation to influence strategically fundamental issues.

Change – According to Kanter et al. (1992) and Senge et al. (1999) change is as an alteration in behaviour or adaptation to the surrounding environment. It is sometimes planned in a pre-emptive and purposeful way. Change also suggests discontinuity between the past and future through the refinement of the present.

Credit risk – This is the possibility that borrowers will not be able to meet their obligations as per agreed terms (Musyoki & Kadubo’s, 2012).

Deliberate strategy – Building and sustaining a long-term definable position that results in a competitive advantage within the market (Mintzberg & Waters, 1985).

Emergent strategy – Strategies that are separate from any predetermined plan and have evolved as part of a “pattern in a stream of actions” (Mintzberg 1987; Hamel & Prahalad, 2005).

Enabling and Disenabling – Practices may be considered to be enabling if they increase performance of the strategy whilst disabling refers to those practices that reduce performance and/or hinder it (Clegg et al., 2011).

Non-Champions – Mantere (2005:159) suggests that non-champions are those individuals “that are thwarted and prevented from directing their activity in a way they regard as corresponding to organisational interests”. They are those practitioners who may positively influence strategy but view strategy as someone else’s job. Whilst there is more to explore in the field of non-champions, they are often seen as cynical with a disregard for influencing strategy.

Pausing – to stop and refocus. This is not recognised as an activity or action *per se*. Drawing on the work of Schön (1983) and Cashman (2012), it implies a step-back reflection action which is under-recognised. They suggest that pausing is an element of thinking and consideration in either a deliberate, emergent or unintended manner of strategy-making, as per the researcher’s working definition.

Practitioners – Practitioners are individuals who are involved in formulating, shaping, and implementing strategies (Whittington, 2006). Practitioners, according to Jarzabkowski et al. (2007), are people who draw upon practices to act and are therefore interrelated with the practices.

Practices – Practices refer to the actual strategising and organisation of work (Jarzabkowski, 2004). Jarzabkowski et al. (2007), further define practices as forms of behaviour consisting of different elements, interrelated to each other. They are forms of mental and bodily actions and knowledge, in the form of understanding and know-how (Reckwitz, 2002).

S-a-p – The study acquaints itself with authors in the strategy-as-practice domain namely Jarzabkowski, Fenton, Balogun, Seidl, Spee and Whittington. The s-a-p perspective conceptualises strategy as a socially located activity. This involves exchanges and perhaps negotiations of several practitioners and the situated practices that they draw upon in realising action. Strategy is a specific type of activity that is related to specific practices. In this study, the research seeks to focus on pausing as a practice in strategy.

Strategising – Strategising is viewed as the doing of strategy. This suggests that strategy is not something an organisation has, rather something that its members do (Jarzabkowski et al., 2007).

Risk System – refers to the credit risk system aimed at providing an end-to-end strategic solution that focuses on a single risk view of a client, to manage credit risk in accordance to regulatory standards.

1.13 CHAPTER CONCLUSION

This chapter provides a brief orientation to the research by describing the background to the research, the research questions and a synopsis of the research approach. The practice of pausing in a bank is explored, supported by the s-a-p perspective which invites at research agenda that incorporates the realities of doing strategy in practice. This study also aims to explore the influence pausing has on the implementation of the risk system through the practitioners' taking a social view. An exploratory qualitative research approach was followed to answer the research questions in an attempt to make a contribution to the knowledge of pausing in s-a-p.

CHAPTER 2

ORGANISATIONAL CONTEXT

2.1 INTRODUCTION

The contextualisation of micro-phenomena is supported by Jarzabkowski et al. (2007:6) who state that actors are not acting in isolation but are drawing upon the habitual, socially defined means of acting that develops from the organisations to which they belong. The actions of practitioners are commonly connected to the context and situation within which activity is derived (Balogun, Gleadle, Hailey & Willmott, 2005). The decision to undertake the research in a bank in South Africa was informed by the lack of research in the African credit risk context resulting from searches through various databases (for example, Emerald & Sage). Bryman (2013) highlights the notion of smoothing out recall of events and perhaps only remembering the positive. He (2013) indicates that it is not known to what extent past realities of a situation involve a reconstruction when recapped and that they may not be quite the 'warts and all' portrayals that they appear to be. On the other hand, it has been argued that these interpretations or reconstructions of reality do provide an alternative, and arguably more realistic, account of research. This organisational context chapter does not seek to be exhaustive, but it provides an orientation to the research setting. The international and localised sectors and sites of the research are clarified. The chapter briefly depicts the physical and abstract banking areas, the policy arenas and the interconnected banking specific dimensions and the specific bank that 'houses' this research.

2.1.1 Linking the chapters

Chapter 1 indicates that this research is dedicated to pausing as a practice of practitioners within a banking context. Chapter 2 introduces the banking context as a footing of the study and it also reviews the regulatory framework that governs the context. Although there is limited research on credit risk technology in the banking context, there are unique characteristics of banks which make them a valuable context within which to learn strategising practices. The s-a-p perspective covers the

significance of contextualising micro-action (Whittington, 2006) as practitioners do not act in seclusion; rather they draw upon the socially defined approaches of acting from the social organisations they belong to (Jarzabkowski et al., 2007). Much of the social infrastructure, in this case, technology through the means of a risk system, allows the construction of micro-actions like pausing alongside the context properties and therefore need to be understood within a social framework.

2.1.2 The structure of chapter 2 relative to the research process – graphic presentation

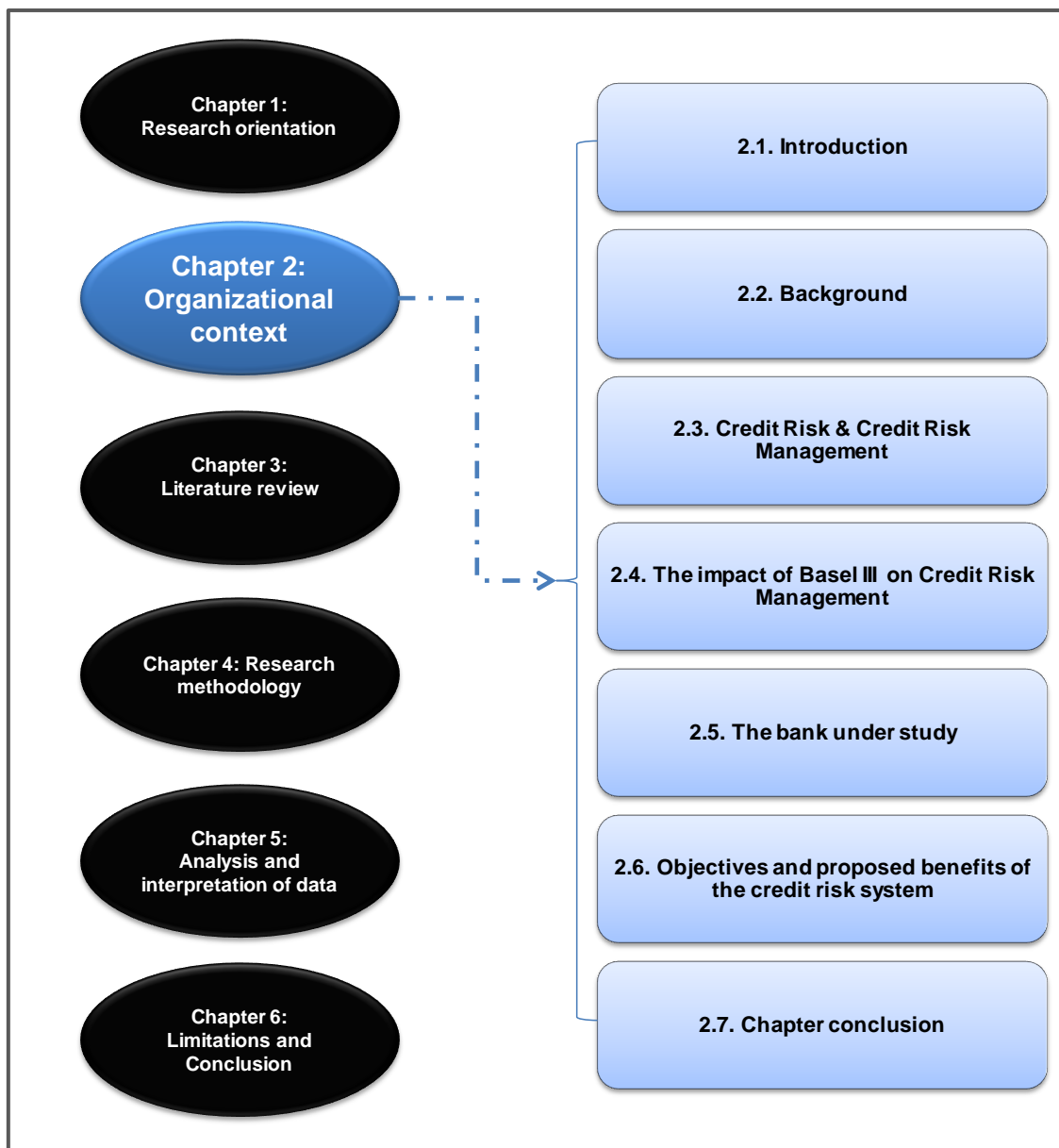


Figure 2.1: The structure of Chapter 2

Source: Researchers compilation

2.2 BACKGROUND

According to the internationally positioned Basel Committee on Banking Supervision (2010), a strong banking system is the foundation of sustainable economic growth, given that banks are at the hub of the credit intermediation process between savers and investors. Consumers, small and medium-sized enterprises, corporate organisations and governments rely on banks to provide vital services in order to conduct their daily business, both at domestic and international levels. Weaknesses in the banking industry can be quickly transferred to the rest of the financial system and the economy as a whole. This may result in a substantial contraction of credit availability and liquidity. The effect on banks, financial systems and economies at the core of the 2008/2009 financial crisis was therefore immediate (Basel Committee on Banking Supervision, 2010). As evidenced during the financial crisis, losses incurred in the banking sector during a downturn preceded by a period of excess credit growth can be very large and can destabilise the banking sector, thereby impacting the economy. These interlinkages highlight the significance of the banking sector building up its capital defences in times when credit has grown to extreme levels. These defences should have the additional benefit of helping to moderate excess credit growth. Hence, the implementation of Basel I, and thereafter Basel II, was a key driver for the refinement and maturation of the risk management frameworks in financial institutions worldwide. However, the arrival of Basel III signalled an unprecedented “raising of the bar” for risk management practices across financial organisations. This is, discussed further on in the chapter.

2.3 CREDIT RISK AND CREDIT RISK MANAGEMENT

A relatively new concept in literature and in banking practice is risk-based exploration of banks requiring review of the banks’ activities (Panzaru, 2011). The objective of risk management holistically lies in minimising the risks faced by banks. Risk management is an integral part of the bank’s strategy addressing the vulnerability and complexity of the environment in which the bank operates. Defined in Musyoki and Kadubo’s (2012) paper, credit risk specifically is seen as the possibility that borrowers will not be able to meet their obligations as per agreed terms. Credit risk is of great significance to financial organisations and the non-financial organisations with which they deal. It occurs when a debtor or borrower fails to fulfil their

obligations to settle debt provided by the principal or lender. In banking specifically, it transpires when payments may either be overdue or not made at all, resulting in cash flow difficulties which affects the liquidity of a bank (Dam, 2010). Other sources of credit risk constitute high credit concentration, inadequate credit analysis, poorly defined lending policies and, particular to this case study, a mismatch between credit monitoring and control systems and the external operating environment (Bidani, Mitra & Kumar, 2004; Chen, Cheng & Wu, 2005).

According Hårle, Havas and Samandari (2016), banks have made dramatic changes to risk management over the last few years, and the pace of change shows no signs of slowing as managing credit risk is very important to a bank, as it aims to maintain exposure to credit risk with a view to protecting the bank from the adversities credit risk may present. Credit Risk Management policies refer to those decision-making structures related to the reduction of exposure to credit asset taxonomy and loan loss provisioning in banking institutions (Onaolapo, 2012). The Basel Committee on Banking Supervision (2010) indicates that management of bank credit risk refers to the curtailment a bank borrower or counter-party potentially failing to meet their commitments in accordance with agreed terms. Credit management frameworks become necessary tools in decision-making from pricing to assigning lending powers and, more importantly, to mitigating risk by managing exposures on a bank portfolio.

Risk management in the banking industry has been transformed largely in response to regulations that emerged from the global financial crisis (Hårle et al., 2016). Simultaneously, evolving technology continues to enable new risk-management techniques. This includes digitising core processes, and it is expected that by 2025, the risk function will have minimised manual interventions. According to Hårle et al. (2016), modelling, simplification, standardisation, and automation will take their place, reducing non-financial risk. It is therefore imperative that enablers are put in place as high-performing risk functions depend on a high-performing data and technology infrastructure.

As demonstrated previously, the s-a-p perspective extends support towards social practices in strategy. The perspective progresses sociological theories and offers potential to identify influences of strategic practices, in this case, pausing through the implementation of a credit risk system, and the outcomes of this. The analysis

through the study helps to understand how some practices, specifically pausing, have come to be seen as strategic (Vaara & Whittington, 2012:315).

2.4 THE IMPACT OF BASEL III ON CREDIT RISK MANAGEMENT

The BCBS first introduced the Basel Accord (Basel I) in 1988 with the purpose of instituting an agreement on an international standard for the banking industry (Kovanis & Kvalem, 2012). It focuses on reducing credit risk by prescribing a minimum capital requirement (Roy, Kohli & Khatkale, 2013).

The market continued to evolve and new regulations were necessary. Therefore in 2004, the BCBS released the “International Convergence of Capital Measurement and Capital Standards: A revised Framework”, which was commonly known as the Basel II Accord (Kovanis & Kvalem, 2012). As summarised by Kovanis and Kvalem (2012), Basel II was governed by three main pillars; with (b) and (c) below being additions to Basel I:

- a) *The minimum capital requirement*: refers to the maintenance of regulatory capital calculated for the three foremost constituents of risk that a bank faces: credit risk, operation risk and market risk.
- b) *The supervisory review process*: refers to the regulatory response to the first pillar and provides regulators with tools over those available under Basel I to ensure (a) is met.
- c) *The market discipline*: intended to supplement (a) and (b) by developing a set of disclosure requirements which permits market participants to measure the capital adequacy of an institution.

To recap simply, the banks were required to set aside a percentage of their total capital over the risk they carried in lending money in case of an emergency or bankruptcy and therefore tools were provided to ensure these parameters were met.

Basel III was an extreme approach to regulating the banking system and was introduced in 2010, despite Basel II not having been fully implemented. The financial crisis in 2008 raised demands considerably for improved regulatory standards to deter more bank failures (Kovanis & Kvalem, 2012) and was the main reason for the

introduction of Basel III (Roy et al., 2013). There was a need to strengthen the existing bank system and promote a more resilient banking system by focusing on four vital banking parameters, namely, Capital, Leverage, Funding and Liquidity, the detailed discussion of which is not within the scope of this study.

Kovanis and Kvaalem (2012) state that Basel III was a step towards better global risk-management in banks and, apart from its ratio requirements, it also encourages transparency and imposes other control measures. The extensiveness of the reforms prescribed aims to incorporate lessons learned from the financial crisis.

The critical risk management challenges posed by the need to implement Basel III require the support and engagement of multiple competencies across the organisation to address impacts on people, process and technology (Adamson, 2012). The laws and regulations written to implement Basel III were not intended to distinguish size, structure, risk profile, complexity, or economic significance of a banking organisation. Yet, these factors have to be taken into consideration in developing, maintaining, and continuously improving an appropriate risk management framework that serves an individual institution well. As Adamson (2012) notes, unlike accounting, regulatory, tax, and other defined governance structures that exist throughout financial institutions, there is no standard for a risk management framework. This became important and had to be kept in mind as banking organisations planned and positioned themselves for Basel III. However, given that not all bank organisations look or function alike, the question then revolved around how banks could effectively address implementing the complex principles and regulations that stemmed from Basel III.

Different elements were required to ensure that the people and capital employed in implementing Basel III were moving strategically and tactically in the anticipated direction. This was also necessary to align the organisation's risk management capabilities with the implementation of Basel initiatives at a project level. A key to implementation was to ensure that risk management was effectively incorporated into every strategic project initiative or related groups of projects, providing subject matter expertise or actually managing certain project initiatives (Adamson, 2012). This was the stance taken by the bank under study – incorporating risk management needs and principles into the credit risk system strategy.

As banking organisations assessed the major components of risk management, Adamson (2012) proposed different work streams that could be used to organise various project initiatives. These included Systems and Data Management. The Committee stressed the importance on strengthening Pillar III requirements to achieve a level of transparency that ultimately enabled market discipline to drive the levels of risk-based capital required by banking organisations. Data and analytics were the cornerstones of this objective. Enhancing the capabilities of systems and data management was an integral component of the risk management framework and a crucial solution set for Basel III. Elements of this component incorporated (Adamson, 2012):

- Data quality assessments and gap analysis to enable better measurement, analytics, and support for reporting.
- Development of management, regulatory, and external reporting solutions that support Basel III objectives of transparency and market-driven discipline.
- Design and implementation of dedicated data mines, such as risk data and risk repositories, including funding and liquidity requirements.
- Development of workflow tools for decision-making and monitoring.
- Integration of risk management solutions with fundamental systems.

2.5 THE BANK UNDER STUDY

The researcher is obligated to abide by certain conditions post the approval by the selected bank to undertake the study. It is crucial to maintain anonymity and confidentiality as the researcher has signed a non-disclosure agreement and therefore is not in a position to divulge or reference the sources of the points raised and demonstrated hereunder.

The dilemma the context bank was faced with included the inability to provide a single view of credit risk. This is patently important, given the regulatory environment, as described above. The alignment with international strategy within the competition of financial services and banks is no longer an option, as has been explained above. Noting this, the bank saw that there was limited portfolio analysis and interrogation for management purposes and no limit, utilisation and collateral optimisation.

According to a high level project outline, the bank was not in an ideal position to meet Basel requirements effectively; which was impacted by poor data quality and management. Moreover, the bank was struggling to align to industry standards and could not take advantage of liquid credit markets to recognise risk reduction and capital benefits. The inability to provide accurate regulatory reporting to the South African Reserve Bank and executive management, as well as the inherent operational and reputational risk, among other reasons, led the bank to revise their processes and systems including the introduction of a new credit risk system.

2.6 OBJECTIVES AND PROPOSED BENEFITS OF THE CREDIT RISK SYSTEM

The project undertaken to implement a credit risk system aimed to provide an end-to-end strategic solution that focuses on a single risk view of a client to manage credit risk. To achieve this, software already on the market was introduced in to the bank in 2011, according to the banks criteria. The system was expected to lead to better and faster credit decisions and reporting data as a result of current and accurate information, a user friendly solution and multi-client and multi-facility management. It aimed to decrease inefficiencies through seamless integration and automated extraction and distribution of data, thereby reducing and eliminating manual processes. Ultimately, it was a comprehensive solution for the monitoring and controlling of credit risk throughout the credit lifecycle.

The Basel accords were viewed as international standards that could assist in protecting the global financial system from the types of issues or challenges that might arise and could result in a bank or banks' collapsing (Kovanis & Kvaalem, 2012). Therefore, the risk system was linked to the regulations and standards levied on the international banking sector, and the risk system was strategic in ensuring compliance to an extent. In addition, it fits into the economic model of strategy significant to Ansoff, Grant and Andrews (1960-1980).

Risk systems built on a similar model had been incorporated prior to 2006 in other financial institutions. Hence, it was interesting to explore how the strategy of implementing the risk system and building it to a stage of implementation that suited all users in the bank under study, was determined through pausing by those

practitioners involved in the system. On this basis, it was important to look at the risk system strategy through a s-a-p perspective as s-a-p recognises how actions are embedded in the broader societal and organisational contexts opening up new insights for consideration (Vaara & Whittington, 2012). This is explored further in the next chapter.

This analysis seeks to determine whether pausing acted as an enabler or disabler in the implementation of the risk system and the influence it ultimately had on organisational outcomes.

2.7 CHAPTER CONCLUSION

Generally, risk management organisations are progressively taking on a more significant role in their institutions' efforts to manage risk. Given the probable impact on corporate governance, financial analytics, business processes and data management, the implementation of Basel III may characterise the most important series of steps and challenges in these endeavours. The success of organisations in meeting these challenges has been evidenced by the creation of data-rich environments able to support financial modelling, stress-testing, analytics, and reporting, which in turn result in a level of transparency that empowers markets to assess risk management profiles and capabilities and, eventually, capital adequacy.

Adamson (2012) suggests that the implementation of both the Basel II and Basel III requirements should not be seen only as a regulatory breakthrough to be addressed on a detached basis within the organisation. The fundamental benefits for the overall banking system and for each individual bank comes from integrating risk management practices into an organisation's day-to-day business and strategy. This speaks to the micro-level activities of practitioners, resulting in better financial conditions for all.

Companies that have efficaciously managed their businesses have given the risk function a more principal role in their organisations. However, this centralised view of risk should not infer that risk management will have a restraining effect on business progress. Instead, it denotes that each and every decision must contemplate the risk perspective, and incorporate it with a global performance management outlook to

enhance business opportunities that carry an intrinsic risk. The path to achieve a more mature risk-management model is challenging. However, experience has shown that effectively executing a well-defined risk management strategy will increase the likelihood of a well-structured application of the Basel requirements (Adamson, 2012).

The study aims to determine whether pausing, as an action at a human and social level, has any influence during the implementation of the bank's credit risk system strategy to meet the Basel requirements.

CHAPTER 3

LITERATURE REVIEW

3.1 INTRODUCTION AND LINKING THE CHAPTERS

Chapter 3 encompasses the review of the relevant scholarly underpinnings that are associated to this research study. The chapter develops the orientation provided in Chapter 1 and the context in Chapter 2, to present the development of the s-a-p perspective and to explain the elements of the s-a-p perspective. This chapter includes the critiques against the perspective and offers arguments from various advocates for s-a-p research. The literature review, including references to certain surveys and studies, describes certain concepts related to this research as well as those that might relate to or be consequent to the study of pausing as a practice.

The researcher notes that some references within this literature review are older than five years. However, this is intentional in the researcher's quest to consider and ensure that seminal contributors grounding this study's framework were included.

3.1.1 The structure of chapter 3 relative to the research process – graphic presentation

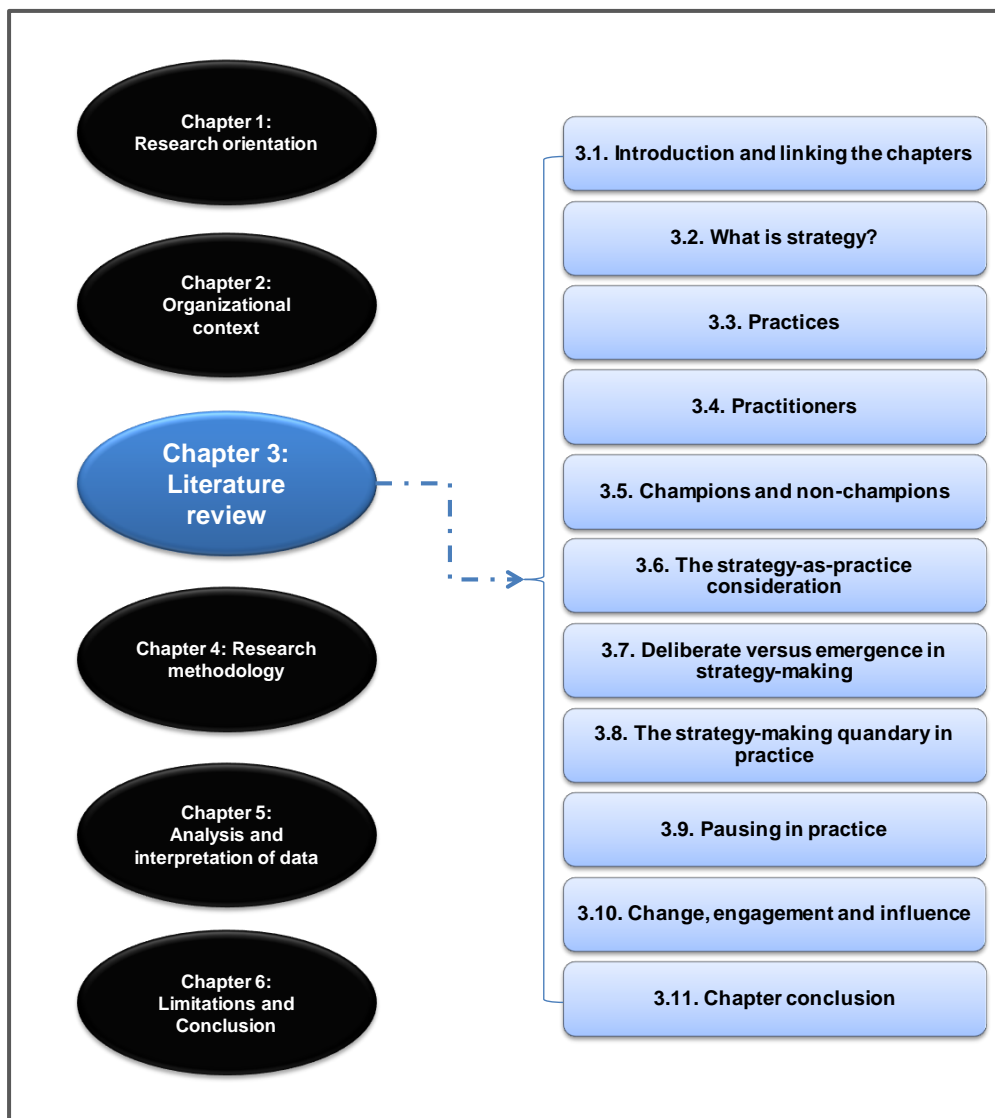


Figure 3.1: The structure of Chapter 3

Source: Researchers compilation

3.2 WHAT IS STRATEGY?

From a sociological perspective, Thompson, Peteraf, Gamble and Strickland (2013:3-4) write that a company's strategy is an action plan for running the business and conducting operations. Within the theoretical perspective, used as the lens of this study, it is also important to consider that strategy is a social practice, sensitive to connections, relationships and social embeddedness (Whittington, 2007). The shaping of a strategy represents a commitment by practitioners to follow a set of

actions in growing and developing the business, competing successfully and improving the organisation's financial and market performance. Hence, a company's strategies are not only about strategy content, but may well revolve around the how – how practitioners intend to grow the business, how they will attract loyal clientele and how they will operate each functional division of the business. In choosing to practice a strategy, practitioners are in effect articulating that despite the various business approaches and methods of competing they could have opted for, they have “decided to employ this particular combination of competitive and operating approaches in moving the company in the intended direction” (Thompson, *et al*; 2013:4). Strategy, of course, remains dynamic with new fields emerging, including s-a-p, discussed below.

3.3 PRACTICES

If we want to grasp the micro activity of practice, we shall need to get off our “verandas” and get a good deal closer to the actual work that makes up the organisational systems and processes (Johnson, Melin & Whittington, 2003:12).

French theorist and sociologist, Pierre Bourdieu, is closely associated to practice theory. The concept of ‘habitus’ represents a significant formulation of the principles of practice theory as he established the concept to “capture the permanent internalization of the social order in the human body” (Bourdieu, 1977). A closely interrelated concept to Bourdieu's habitus is Michel Foucault's concept of ‘discipline’ (O'Farrell, 2005). Similar to habitus, discipline is structure which is within the body creating permanent dispositions. Therefore the divisions between inherent interactions with strategy, and strategy as crafted, become blurred. The body (and mind) interact with strategy as a ‘thing’. This then dissolves the distinction of strategy as a ‘thing’ and translates it into a ‘doing’ (Whittington, 2006). The seminal authors, together with modern sociologist Anthony Giddens (1984), a leading thinker himself, have made significant contributions to practice theory. Taking this a step further, this approach to practice underpins the relevance to the social learning approach where people occupy social positions and rely on relationships to strategise (Whittington, 2007). In Reckwitz (2002), practice theory is presented as a conceptual alternative to other forms of social and cultural theory. A practice is social, and a ‘type’ of behaving and understanding that appears in different locations and is carried out by different

practitioners and consequently affects mind-sets. The researcher positions the study within this track of practice supporting social learning elements.

The practice perspective shifts organisational modalities from the primary competence of the organisation to the practical competence of strategists. It seeks to recognise the actions of ordinary strategic practitioners in their everyday routines (Whittington, 1996). Practice is also concerned with the efforts made to strategise (undertake micro activities) and includes elements such as conversations, meetings and number-crunching and revolves around how the strategy actually gets constructed and implemented through practices (Whittington, 1996; Jarzabkowski, 2004). Practices are diverse and flexible, being combined and improved according to the uses to which they are put and the way that they modify the flow of activity. Additionally, strategy practices are the social, symbolic, and material tools through which strategy work is done and include theoretically and practically derived tools that have become part of the everyday lexicon and activity of strategy (Jarzabkowski & Whittington, 2008). Social practice is considered essential to understand what people really do in organisations and to bridge the micro with the macro levels of strategising (Wang, Luo & Hong, 2016). There is a need to put the micro into the macro in order to both, uncover plausible linkages to performance or non-performance, and to offer tangible guides to managerial action (Johnson et al., 2003). In practice research, the practice under study is strategy as a flow of organisational activity that incorporates content and process, intent and emergence, thinking and acting (Jarzabkowski, 2005). As per Vaara and Whittington (2012), practices form the mechanisms in which social action takes place as they extend across time. Practices, however, according to Giddens (1984), are generally subject to gradual processes of adjustment whilst the negotiable and contradictory nature of practices can enable deliberate change.

Carter et al. (2008) criticise the ambiguity in defining practices in the s-a-p world and raise the question as to why practice and practices should have different meanings and suggested that practice is actually being closer to a reality and in a sense being more practical. They feel that by following the s-a-p concept of practice as being something people do, narrows the view of practice. Jarzabkowski and Whittington (2008) responded to Carter et al. (2008) and state that their notion of practice should

not be merely understood as 'reality'. The s-a-p practice view is not concerned with objective reality; instead its emphasis is on the real experiences and the mutual role of practitioners and their world. The various undertones to practice thus create a lively discourse. It is evident then that there is an emergent and deliberate quality to social worlds and perhaps to practitioners too. This remains the objective of this study – to uncover underestimated practices, for example, pausing, that shape social life by applying a critical lens in order to expose this gap.

3.4 PRACTITIONERS

Individuals who are involved in formulating, modelling, and implementing strategies are termed practitioners. The characteristics and skills of practitioners are what make a distinction between practices in general and what happens “in practice”. Hence, practitioners become a key subject for research as noted by Whittington (2006). Practitioners, according to Jarzabkowski et al. (2007), are individuals who utilise practices to act and are therefore interrelated with practices. They derive agency through their use of practices (ways of behaving, thinking, knowing and acting) which are embodied in the practitioner, in addition to being connected to the situation and context. “They shape strategic activity through who they are, how they act and what practices they draw upon in that action” (Jarzabkowski et al., 2007:10). Strategy practitioners are those who do the work of strategy, and may stem from multiple levels in the organisation with input from influential external actors (Jarzabkowski & Whittington, 2008). Finally, practitioners, combine, coordinate and adapt practices to their needs in order to act and influence society (Reckwitz, 2002: 250).

In terms of strategy practitioners, the dominant view regards strategy as a top down deliberate process where formulation and implementation of a strategy are considered to be different processes and therefore a 'strategist' refers to top level managers who own strategy formulation. Jarzabkowski et al. (2007) criticise this, stating that this consideration is weak as it neglects a large group of practitioners who are actually involved in the strategy from various levels. Strategy practitioners form an important part of organisations and therefore have an important role in society. The practice turn in strategy research therefore calls for broadening the scope of viewing practitioners as strategists (Jarzabkowski et al., 2007) so that

practitioners and their role in strategy implementation can be appreciated and their effects not discounted.

In activity theory, no particular actor is predisposed to being a strategy practitioner, but rather guides a way of analysing activity from the outlook of a practitioner involved in strategy. A key feature of activity theory is that it theorises individuals' actions as the engaging in activities with a wider social group (Jarzabkowski, 2010). Individuals do not act in isolation and, even if they act alone, they do so with consideration of the social group, drawing upon the social practices of that group. This resonates with the aim of the study in exploring pausing from a social perspective and its influence on engagement (Spee & Jarzabkowski, 2017).

3.5 CHAMPIONS AND NON-CHAMPIONS

Schön's (1963) study of the function of champions may be considered the seminal work which stimulated other research in the direction of championing and non-championing in strategy. Schön contends that a champion is crucial to the promotion of technological modification. This lends itself to the exploration of the risk software system as a strategy in the financial institution under study. Described differently, according to Kanter (1989) change masters perform many of the activities that would be considered the domain of champions in Schön's framework. Championing, as defined by Thomas and Ambrosini (2015), is "the extent to which it is perceived that a strategy is being led through the implementation process by a specific individual" (Noble & Mokwa, 1999:63). Those practitioners who introduce, promote and guide the strategic planning process may be called 'change advocates' (Ginsberg & Abrahamson, 1991). This is similar to Kanter's concept. Furthermore, according to Schön (1963) champions do not operate in the realm of abstract ideas, they are often identified with a product or a project. Yet, Mantere (2008) explains the expectation of champion ideas involves the prospective to renew the content of the current strategy. Such activity concentrates on impacting the future, from an individual and social collective perspective. Organisations do not create, implement or renew strategies, people do. It can therefore be argued that active and competent individuals are a strategic resource for organisations.

Expounding on the foregoing discussion, in theoretical terms, what then is a strategic champion? Johnson and Frohman (1989) hold that champions help mobilise resources and create impetus for a strategy and that they may arise from any level of the organisation. Wreden (2002) suggests that champions may be considered strategic in this view. According to Mantere (2005), based on a role being defined as the totality of expectations directed toward an individual within a social structure, it is possible to regard championship as a functional role for an individual. Mintzberg and Waters (1985) argue that the way individuals interpret their context is a source of emergence. Hence, individuals championing through choice and selective nurturing of initiatives is important since this shapes the direction of strategy (Thomas & Ambrosini, 2015) by signalling preferences for intelligence gathering. It may further indicate acceptable courses of action consistent with the overall business strategy (Peljhan, 2007).

The conversation around champions has not yet addressed those champions willing, but unable, to play a part. Issue-selling authors, such as Dutton, seek to resolve and make sense of the micro-processes that comprise strategic change (Mantere, 2005). The issue-selling dialogue has provided vital knowledge about the features of successful championing processes. In a sense, this study aims to expand this work by expounding on the connections between individual championing activities and organisational strategy. Some champions are empowered in their championing activities, others are bound, preventing them from channelling their activity in a way they regard as conforming to organisational interests (Mantere, 2005). Empowerment of champions is derived from the communication of strategy- relevant information. The dissemination of information allows for sense making so that individuals understand how the strategy relates to daily work activities, decisions they have to make, and priorities they are expected to address (Mantere, 2005; Vilà & Canales, 2008). Thomas and Ambrosini (2015) state that employees who do not have a common understanding of strategic issues sometimes create a barrier to implementation.

To be able to account for both types of champions, the concept of champions needs to be treated as a social position instead of a role, drawing from Giddens (1984) structuration theory. The theory of structuration identifies the knowledge-ability of the

agent or individual as they interact with social structures, giving them a degree of self-determination. Alongside the structuration context, research can extend beyond functional frameworks of ideal role distributions toward the practices that constitute strategy (in this instance pausing), as an enabler and disabler through which proficient champions and perhaps non-champions become either enabled or constricted. Given that there are limited arguments in literature against the role of champions, the study seeks to address the gap of pausing and its influence on the risk system through practitioners who champion or do not champion the system.

3.6 THE STRATEGY-AS-PRACTICE (s-a-p) CONSIDERATION

The history of strategy dates back to military and political decisions and it was not until the 1960s that strategic management emerged as a new concept. Thereafter, various researchers, such as Chandler (1962); Porter (1980, 1985); and Mintzberg (1994) developed different perspectives on strategic management. The need for studying micro-level activities and their influence on strategy work plus an emphasis on the practical issues and the role of different practitioners called for a new concept in strategic thinking. This was the starting point for researchers such as Richard Whittington, Paula Jarzabkowski and Gerry Johnson to introduce the new concept of '*Strategy as Practice*'. The diagrammatic presentation that follows demonstrates the evolution of strategy over the years.

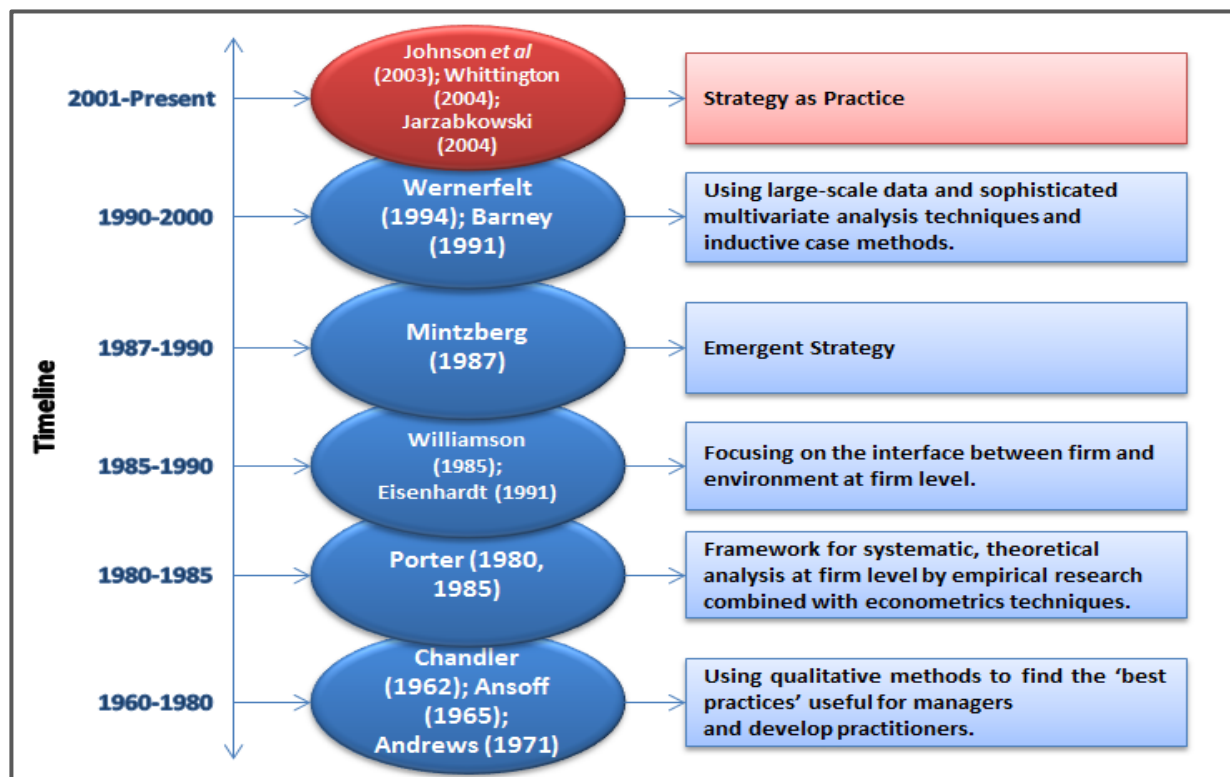


Figure 3.2: Evolution of strategy

Source: Varyani and Khammar (2010)

Given that strategy research has largely been based on the micro-economics tradition, research has typically remained on the macro-level of organisations, reducing strategy to a few causally related variables where human action is barely evidenced (Jarzabkowski et al., 2007). The s-a-p approach highlights explicit connections between micro and macro perspectives of strategy as a social practice (Jarzabkowski, 2004; Whittington, 2006). The term Activity Based View has been encompassed within the broader research outline for s-a-p (Jarzabkowski et al., 2007), where practice refers to the situated doings of the individual (micro) and to the different socially defined practices (macro) that the individuals are drawing upon in these doings. To enable an understanding of human intervention in the construction of strategy, it is essential to refocus research on to the actions and interactions of the strategy practitioner. This can be viewed as part of a broader interest to humanise management and organisation research (Weick, 1979). Strategising is viewed as the doing of strategy in line with the view of strategy not being something an organisation has, rather something its members do (Jarzabkowski et al., 2007). The main focus in examining those practices used in doing strategy has been on interpretative and

cognitive activities, discourses, know-how and, to a lesser extent, the use of administrative practices. To be more insightful, more work in these areas would be valuable, particularly in considering how and why practitioners engage in particular types of practices in order to shape strategy, in this instance, pausing, a gap this study focuses on. Paroutis and Pettigrew (2007) identify seven activities undertaken at different levels in the organisation, which combine make up the practice of strategy work (executing, reflecting, initiating, coordinating, supporting, collaborating and shaping context). Langley (2010) suggests that based on plentiful empirical descriptions of how to rethink strategic issues, s-a-p research offers knowledge of intangible value. It does not, however, provide a growing knowledge model of development and therefore suggests that a good way to contribute to knowledge growth is by focussing on empirical phenomena.

3.6.1 Critiques of s-a-p

Various researchers, like Ansoff (1965), Chandler (1962), Mintzberg (1994) and Williamson's (1975), have made key contributions to strategic management and economic theory. To date, many researchers still support and write about strategy quantitatively from an economic model perspective, however, Whittington (2004) contends that this approach to studying strategy ignores the concept of practice-based strategies where practitioners do and influence strategy and therefore, qualitatively addressing this field is more favourable for this stream of work, i.e. s-a-p (Varyani & Khammar, 2010).

Strategy research has been moving from an economics-based model towards focusing on the sociological features of strategy. According to Golsorkhi et al. (2010), s-a-p can be considered an alternative to mainstream or economic strategy research as it attempts to shift attention away from just focusing on the effects of strategies on performance, to an in-depth analysis of what actually takes place and what practitioners do in strategy. As indicated by Varyani and Khammar (2010), like various other fields, s-a-p does not come without critique. The goal for s-a-p is to not restrict s-a-p to a study of top management but to include the analysis of how other practitioners contribute to strategising or resist it, and the implications thereof. However, Clegg, Carter and Kornberger (2004) do not view what practitioners do as revolutionary, whilst Geiger (2009) claims that understanding what practitioners do is

not sufficient. Carter et al. (2008:85-86) state that s-a-p has a level of indistinctness or softness which can be beneficial for creating a linkage between actions and practitioners. However this indistinctness can also hinder s-a-p's theoretical advancement.

Carter et al. (2008) argue that strategy's role is to lead organisations through changes or in unsteady conditions and to keep them sustainable for future successes. They maintain that strategy is a concept for CEO's and senior managers. However, the idea of those individuals who champion strategy leads us to believe otherwise. As previously mentioned, Johnson and Frohman (1989) indicate that champions in strategy may emerge from any level of the organisation and are not limited to senior and top management, and they are considered a strategic resource to maintaining the organisation's strategy.

The ambiguity in defining the term 'practice' is another area that has been criticised in Carter et al. (2008). They contend that the definition of practice covers many things, from process to an actual activity, with contradictory meanings and that the plural form of the word changes the meaning. Carter et al. (2008) quote Jarzabkowski (2004), "practice is the actual activity, events, or work of strategy, while practices are those traditions, norms, rules and routines through which strategy work is constructed". They conclude that focusing on practice regarding the definition of the s-a-p concept as, 'what people do', narrows the view of practice (Varyani & Khammar, 2010). At the other end of the spectrum, Jarzabkowski and Whittington (2008) claim that their notion of 'practice' should not be simply interpreted as 'reality'. Jarzabkowski (2005) mentions that the s-a-p view is not concerned with objective reality; instead its focus is on the real experiences and the mutual role of practitioners and their world.

To recap, according to Vaara and Whittington (2012), s-a-p research has been able to widen the range of organisational types in strategy research mostly drawing on sociological theories of practice rather than economic theories.

Jarzabkowski and Spee (2009) contend that the dominant micro-economic mainstream strategy has marginalised practitioners as living people. Therefore s-a-p

calls for researchers to humanise management by considering the person to try and break through the economics-based domination of strategy research.

3.7 DELIBERATE VERSUS EMERGENCE IN STRATEGY-MAKING

Mintzberg and Walters (1985) introduced the idea of a strategy as consisting of two elements: deliberate and emergent strategy. The purpose of the deliberate strategy is to create and sustain a long term definable position leading to competitive advantage. The emergent school of thought, led by Henry Mintzberg, considers strategy a plan and a pattern that emerges over time, based on experimentation and discussion, and developed as part of a pattern in a course of actions. It is detached from any predetermined plan (Mintzburg 1987; Hamel & Prahalad, 2005).

According to Thompson et al. (2013), irrespective of where the strategy originates, it is unlikely that it will prove entirely suitable over time, given the changing market. The fundamental notion being that shifting conditions and on-going management efforts to improve the strategy, result in a company's strategy evolving over time – a condition that makes the task of crafting a strategy a work-in-progress. In this way, a strategy is shaped partly by the necessity of adapting and learning by doing, and management analysis and choice (Thompson et al., 2013).

Management's efforts to adjust certain strategy elements in response to unfolding events allow a strategy to evolve incrementally (Thompson et al., 2013). However, sometimes, owing to circumstances such as a strategy completely failing, a financial crisis in the company, market conditions or buyer preferences changing considerably, or when technological breakthroughs occur, major strategy amendments are required. In some industries, conditions change at a fairly slow pace, making it feasible for some components of a good strategy to remain in place for long periods. However, industries characterised by swift change require companies to quickly adjust their strategies. Hence, the life cycle of a strategy is short (Thompson et al., 2013). According to Pricewaterhousecoopers (2015), macro-economic factors matter significantly, with the global and local banking industry finding itself firmly in the grasp of a volatile world economy. In challenging and uncertain economic conditions, customer expectations continue to evolve and intersect with new technologies. The banking regulatory landscape continues to see regulators enhance their supervisory

approaches and place renewed focus on market conduct practices. The far-reaching regulatory agenda has real implications for the strategic decisions that need to be made as part of a bank organisation response. Alongside these industry developments, control over risk, among other aspects, is deemed competitive and important in driving distinct advantages (Pricewaterhousecoopers, 2015).

Vaara and Whittington (2012) point out that research has concentrated on strategising activities and proper planning which has helped in understanding strategy and strategising. Emergent strategies, which have received less attention in s-a-p research thus far (Tsoukas, 2010), are also significant in grasping these concepts. Adversaries of the traditional approach argue that today's changing business climate makes this direct process antiquated as it restricts new information from being absorbed and speedily acted on. Contending that strategy is best developed by fluid processes of continual adaptation to the environment, followers such as Henry Mintzberg (1987) and John Tracey maintain that lower-level persons need to partake in the process or the organisation's strategy will not accurately mirror the realities of the marketplace. Advocates of the formal planning process, including Michael Porter (1980), Igor Ansoff (1965) and Alfred Chandler (1962), are cynical saying that involving more people in the creation of strategy and allowing it to change in response to the environment, can lead to a loss of focus and an inability to maintain a sense of direction. Strategy that emerges gradually may have its basis in insight and intuition as opposed to deliberate strategy that results from a rational planning process. As Henry Mintzberg (1987) points out, the solid information that senior individuals depend on when articulating plans is often limited in scope. It lacks richness and fails to encompass key non-quantitative and non-economic factors (Wall, 2004). Information that is important for strategy-making never does become hard fact; instead strategies emerge rather than being completely authorised from leadership. Hence, aligned to Chia and Mackey's (2007) argument, to recognise strategy emergence, research is required to develop a certain research sensitivity to the unspoken, the imprecise and oftentimes, unconscious features of strategy-making (Wang et al., 2016).

3.8 THE STRATEGY-MAKING QUANDARY IN PRACTICE

To cope with changes in a competitive environment, organisations, for example, the bank, need to have capabilities to tirelessly renew themselves. As Leinwand and Mainardi (2016) state, in many organisations there is a noteworthy and unnecessary gap between strategy and the actual implementation, as there is a lack of connection between the two. Strategy implementation is an on-going concern to practitioners. However, according to Lehtimäki and Karintaus (2013), this subject has not elicited a broad-based interest in the academic research. Suffice to say, it has been studied from different level management perspectives thus far. Given that implementing strategies is particularly challenging in large corporates like the bank, this study is situated in the implementation phase and not the formulation or planning phase. Following Lehtimäki and Karintaus's (2013) argument that social connections and embeddedness within the organisation are among the hidden resources in strategy implementation, the study aims to see how pausing from a social perspective influences implementation of the risk system. In strategic management literature in general, there is a strong acknowledgment of the vital role that social interaction and context plays in the capacity of practitioners to interpret and sell strategy, and the change that comes with it.

The practice perspective's ability to afford close attention to what is actually happening in organisations, gives researchers a special sensitivity to the informal, unscripted activities through which strategies often emerge. Vaara and Whittington (2012) suggest that the starting point of such an analysis is to focus attention on practices that have a strategic function in that they form the basis of organisational success or existence – as is the case with routines or capabilities serving to create competitive advantage. Through recurrence, these practices form patterns of action that constitute emergent strategies (Mintzberg & Waters, 1985).

Further arguments suggest that while deliberate strategising involves universal, technical and instrumental consistencies, organisational action in the form of practical coping, requires practical wisdom and occasionally, practical intelligence, to deal with puzzling situations. Therefore, to better understand emergence, future research should focus distinct attention on the latter practical aspects. Ultimately, strategy is a second-order label attributed with hindsight to patterns of actions and practices

(Golsorkhi, Rouleau, Seidl & Varra, 2010). In this view, the majority of strategy-making is based on organisational actions and practices and only occasionally do actors pause to think about “strategies” or engage in more deliberate strategising. This study examines this practice and the action of “pausing” and the effect of strategies that emerge through the inherent deliberateness of pausing and its impact.

Mintzberg (1978) asserts that emergent strategy originates from the interaction of the organisation with its environment and not necessarily from the mind of the strategist. He claims that emergent strategies exhibit a merging of ideas and actions from different sources that integrate into a pattern which develops organisational learning. An insightful model of strategy process dynamics stems from Moncrieff (1999) who recognises that the partially unplanned element of strategy comes from the emergence of strategies through identifying threats and opportunities in the environment, as well as strategies in action, that are ad hoc actions by various people across the organisation. These many small actions are usually not intentional, not formal, and occasionally, not acknowledged as strategic. Similarly to the way in which strategies are emergent from the environment, these actions emerge from within the organisation. Mintzberg’s (1987) ideas around emergent strategy appear to be relatable to the world today, as they indicate that plans can fail. In saying that, it does not mean planning and organising is not useful, but long term strategies are quickly fading and emergent strategy is a reality in most industries. This renders strategic flexibility important. In his later works (Mintzberg, 2015) sees strategy as bringing more balance to society, where deliberate planning of the public sector, deliberate and emergent strategy of the private sector and then what he terms as the pluralistic sectors’ emergent strategy should be in an ascending and consolidating cycle that drives activity, legislation and positioning for a more equalised and stable configuration of the three sectors of society and the world itself.

3.9 PAUSING IN PRACTICE

Maybe reflective practices offer us a way of trying to make sense of the uncertainty in our workplaces and the courage to work competently and ethically at the edge of order and chaos ... (Ghaye, 2000:7).

As Cashman (2012) states, to survive and to innovate in a complex world and manage the uncertainty in the work environment (Ghaye, 2000), practitioners need

ways to step back to recognise and comprehend what they are facing within and outside themselves. Whilst the term “pausing” is not explicitly recognised as an activity or action *per se* in s-a-p literature, drawing on the work of Schön (1983) and Cashman (2012), it infers a step-back reflective action and can be a way of sense-making by creating a more integrated picture of what is happening. This suggests that pausing is an element of thinking and consideration in either an evolving, measured or unplanned manner of strategy-making. From a life coaching and psychological perspective, according to Bailey (2013), experience can only result in growth if time is taken to pause to reflect. The understanding of an experience can create a paradigm shift if one stops, reflects and allows space and time to understand. Pausing to allow reflective practice may allow the following: (i) re-evaluation of the present, reconnection to future goals and the insight into how to get there; (ii) slowing down to speed up – where reflection helps the learning process and growth; and (iii) experiences percolate allowing approaches to be tweaked and perhaps corrective action to be taken.

Dewey (1933) made headway in identifying pausing to reflect as a specialised form of thinking. He considered the decision to pause to stem from doubt or reluctance or perplexity related to a directly experienced circumstance. He argues that pausing shifted people away from mundane thinking and action towards reflective action, involving careful consideration of undervalued knowledge. This way of conceptualising pausing essentially starts with experience, similar to the psychological view, and emphasises how practitioners learn from ‘doing’, which is practice. Specifically, Dewey points out that practitioners ‘think the problem out’, devising hypotheses through trial and error and then use these to strategise, testing ideas. In principle, it can be seen as a cause-and-effect relationship that can paradoxically influence development, the more deeply practitioners step back (Cashman, 2012).

The practitioners’ practice of pausing to reflect is to periodically step back to ponder the meaning of what has recently transpired in their own experience, in the experience of others around them and in the organisation in the immediate environment (Raelin, 2007). However, Raelin (2007) also indicates that reflective practice is rarely likely in today’s world and practitioners are people of prompt action

and not contemplation. To delay decisions or reconsider them is regarded as a sign of weakness, even if the delay or reconsideration results in a better decision. Despite this view, pausing permits inquiry into experiences that may have been overlooked. The rationale for reflection incorporates behaviours and their consequences that practitioners are sometimes unaware of. Often this unawareness prevents practitioners from being open to new data or information that may expedite learning from actions. In addition, Finlay (2008) mentions that reflective practice tends to involve practitioners' being more self-aware and critically evaluating their responses to situations. Further to this, Cashman (2012) elaborates that by pausing or creating interruptions, opportunities to engage are created. Johnson et al. (2003) suggest that while research that exposes and explains the consequential complexities of strategic activity is unlikely to yield many easy recommendations, it also, in a sense, provides moments for reflection.

The activity-based view contributes to the formation of reflective practitioners who are more subtle and sensitive in their strategic practices (Schön, 1983). This, in itself, advocates pausing. According to Cashman (2012), pausing, like any valuable resource, is unrecognised and therefore neglected, creating an important and sound gap for this study to explore its practical uses in order to understand its value-creating influences or not. Further, the preceding ideas about pausing facilitated the researcher's working definition and are used as the basis of the current study.

3.10 CHANGE, ENGAGEMENT AND INFLUENCE

Influential in the field of change, were Kanter, Stein, and Jick (1992) who describe change in the context of an organisation as an alteration in behaviour. Furthermore, Senge, Kleiner, Roberts, Ross, Roth and Smith (1999:14) regard change as the way an organisation adapts internally to the changes in the surrounding environment. From these descriptions, change does not appear to be something that just happens, but rather it is sometimes planned in a pre-emptive and purposeful way. In a framework of uncertainty characterised by globalisation and technological progress, organisations need to continually adapt and pursue significant changes where necessary. These changes are also referred to as strategic changes (Korbi, 2015). Change suggests discontinuity between the past and future through the refinement of the present which can result in the need for engagement and coordination between

practitioners, for example, to implement a risk system. Interestingly, Balogun et al. (2005) state that change often needs a champion to demonstrate commitment and eagerness to implement the organisation's vision, and to deter resistance. According to Korbi (2015), research has shown that the causes of resistance to change are multiple. However, whatever the form, its cause and its level, the degree of resistance to change often depends on what people expect and the influence of the organisation's culture. Kotter and Sclesinger (1979) even recommend ways to overcome resistance: through communication and engagement, negotiation and agreement.

Fredberg, Beer, Eisenstat, Foote and Norrgren (2008) mention that research has demonstrated that a high level of engagement of employees has a positive effect on performance. Performance and commitment must be incorporated simultaneously for sustained success. Fundamental to the creation of competitive advantage, is the propagation of strategic practices in the organisation. By engaging people in current work and the development of strategy, strategic change becomes less costly, easier and more powerful. According to Thomas and Ambrosini (2015), further studies reveal that in volatile environments, organisations face multifarious information processing requirements necessitating organisational designs to incorporate strategic changes in the form of strategic processes or control systems. These allow for real-time information gathering and interpretation (Atuahene-Gima & Li, 2004). Hence a shared engagement around strategy on projects and departments of the organisation, and the allowance for the affected and relevant people of those projects and departments to strategise, creates shared ownership of ideas and an opportunity to contribute to the progress of the organisation (Fredberg et al., 2008). In terms of pausing, although it may take more time up front, it allows for richer decision-making, engagement of others, and generates early buy-in that influences the implementation of a strategy (Cashman, 2012).

This further develops the analysis pertaining to the specific practice of pausing by employees. It has the ability to facilitate and limit strategy decisions and engagement which ultimately influence the organisation. Influence is defined by the Merriam-Webster and Oxford dictionaries as the power of cause and effect in intangible ways,

or the capacity to have an effect on the character or behaviour of someone or something.

The preceding literature review confirms the claim of Onwuegbuzie, Leech and Collins (2012) that there are various benefits that can be derived from conducting a quality review of literature. It distinguishes what has been undertaken and what needs to be undertaken, it identifies variables that are relevant to the topic and pinpoints relationships between concepts and practice. Hence, the researcher began the review by looking at the existing literature and insights of strategy and their relatable concepts of practices and practitioners that inform the study. More importantly, the researcher focused on and discussed the foundation on which this study is based, s-a-p, and its accompanying critiques in terms of the economic model of strategic management from the perspective of s-a-p. S-a-p is less concerned with the performance of organisations and more concerned with the detailed aspects of strategising; how practitioners think, act or reflect (Jarzabkowski, 2005). Reflection induces the action of pausing which is relevant to the research problem.

The research intention is to explore new dimensions and gaps, such as pausing, in practice or actions undertaken at a micro-level by practitioners who are either champions or non-champions and who stem from various levels in the organisation. The discussion of pausing then progressed to invoke concepts such as engagement, change and influence from a sociological perspective against the backdrop of the bank's risk strategy itself and the dynamic environment in which it operates. The relevant concepts and theories considered validate the framework on which this study is built in order to progress in extending knowledge and ideas on pausing.

3.11 CHAPTER CONCLUSION

This chapter provides a cohesive review of the literary findings, contextual backdrop and voices that ground the main concept in this study – pausing. The chapter deepens the s-a-p agenda within the setting of the bank, using a qualitative design. It also identifies the gaps suggested by the researcher in the area of study. The methodological chapter that follows expounds on the researcher's practical choices in undertaking the study.

CHAPTER 4

RESEARCH METHODOLOGY

4.1 INTRODUCTION

This study aims to explore ‘pausing’ as a practice in strategy within an organisational context in order to answer the principal research question of what pausing is as a social practice in s-a-p. A case study is used. The researcher sought data through the experiences of the practitioners, some of whom championed the system in the strategic implementation phase, to uncover the influence of pausing (enabling or disabling) on strategy-making and engagement. This chapter explains details of the units of analysis, the research scope and design, and it describes the process of data gathering and analysis. A diagrammatic representation of the framework and content of this chapter follows.

It is noted that some references in this chapter are older than the expected last five years. These references are, however, considered seminal, symbolic, well-established and foregrounding in the researcher’s pursuit of establishing a methodological pathway.

4.1.1 Linking the chapters

The preceding chapter encompasses the literature review from which the theoretical framework was built. This chapter aims to cover the design and approach taken by the researcher. Over the past decade s-a-p has established itself as a clearly defined sub-field in strategy research (Golsorkhi et al., 2010), focusing inherently on the micro-level social activities, processes and practices that characterise organisational strategy and strategising. S-a-p aids connecting the voices of marginalised colleagues whose ideas might otherwise have “remained marginal and isolated voices in the wilderness” (Johnson et al., 2007:212).

4.1.2 The structure of chapter 4 relative to the research process – graphic presentation

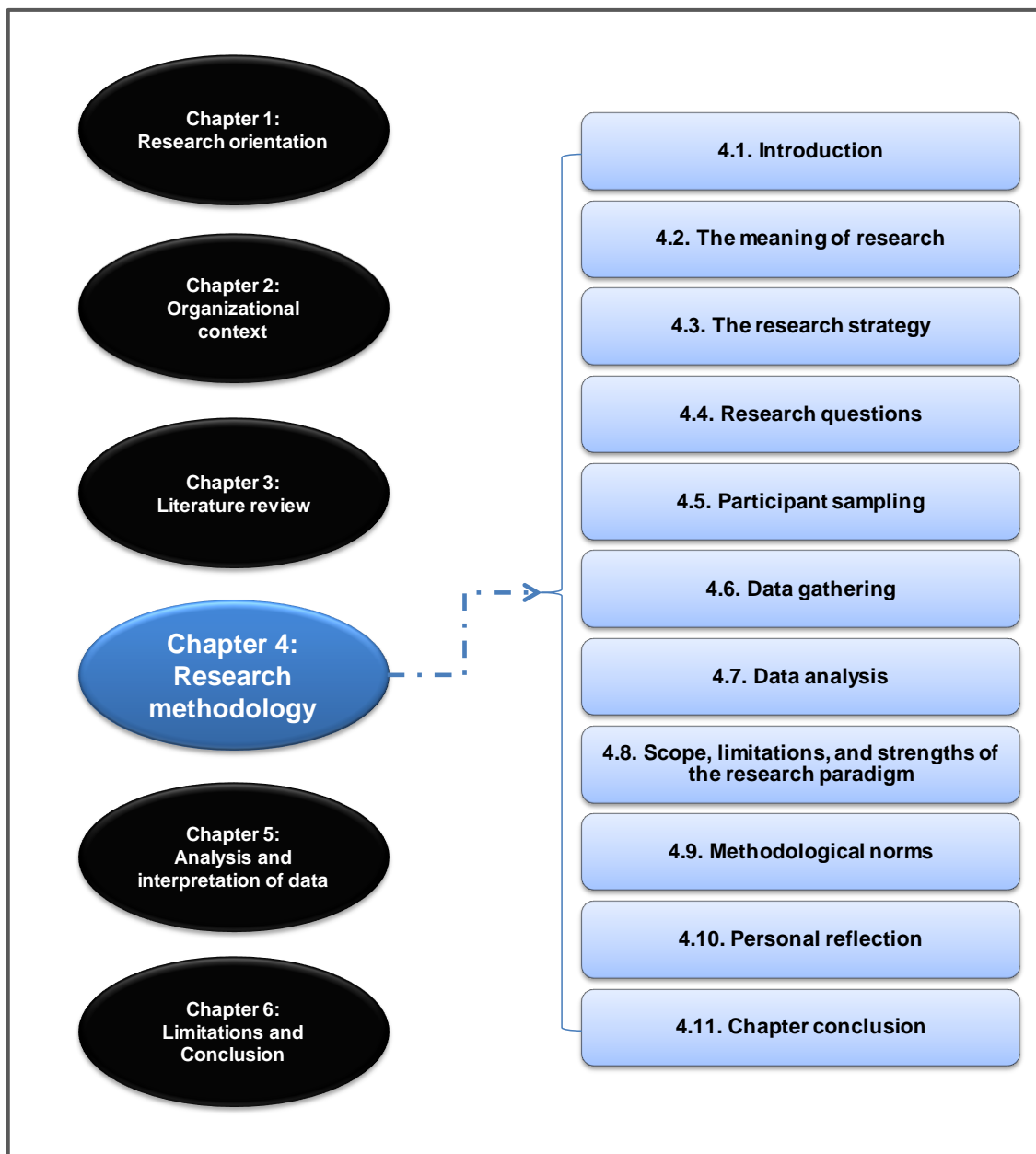


Figure 4.1: The structure of Chapter 4

Source: Researchers compilation

4.2 THE MEANING OF RESEARCH

All progress is born with inquiry. Doubt is often better than overconfidence for it leads to inquiry and inquiry leads to invention (Hudson Maxim, 1853-1927).

The significance of research can be well understood in Hudson Maxim's context, implying that progress is made possible when more research is undertaken. According to Kothari and Garg (2014), research refers to a search of knowledge. Some even deem it as a movement from the known to the unknown. The overall purpose of research is to discover answers to questions. One of the more general objectives is to gain familiarity with a phenomenon or to achieve new insights into an existing one.

Ritchie and Lewis (2003) propose that all research is based on certain theoretical assumptions, even if they are unspoken, unacknowledged or ill-formed. With this in mind, the methodology chapter seeks to make some of these assumptions more explicit. Likewise, it is argued that all forms of social research can contribute to theory by providing greater understanding and knowledge of the social world. Either way, as Silverman (2000:86) assumes of social theory more generally, "*without theory, research is impossibly narrow. Without research, theory is mere armchair contemplation*".

4.3 THE RESEARCH STRATEGY

The research strategy explicates the focus of the research and determines the research methodology and design. The basis of this research stems from an interest in the s-a-p perspective. It follows the specific reference to pausing as an under-theorised human practice, as well as the need for studying micro-level activities, within practice, and their influence on strategy (Varyani & Khammar, 2010). This research study is unprecedented, as argued in the Literature Review, and conducted in a South African bank encircling a topic that has little to no available research. This infers that the study is exploratory in nature. Yin (2009) substantiates that a study can be considered exploratory when the knowledge base is inadequate to make suitable theoretical propositions before the commencement of data collection. As previously stated, exploratory research is a valuable way of uncovering what is

actually happening, to pursue new insights, to ask questions and to analyse phenomena in a different and perhaps new light.

The choice of exploratory study was led by the overall research question, the objectives of the research and the philosophical foundation to the research. An applied approach to the research has been employed. Research of an applied nature is generally governed by the world of practice, highlighting the importance of collaboration both with and between practitioners which is aligned to the s-a-p orientation of this research study. Given the partial research available on the phenomenon of pausing as a practice which was identified as the problem by the researcher, this study claims to use the findings of this research to create deeper insights and awareness into pausing within an applied context (in this case a workplace setting), to provide pragmatic outcomes which can be applied, and to extend the s-a-p theoretical perspective. The research strategy, which also highlights the aim and objectives of the research, integrates the philosophical and theoretical grounding of the research which will be articulated throughout the remainder of this chapter.

4.3.1 Aim of this research

To address the applied and theoretical gap of pausing as the intangible practice highlighted in Chapter 1, this research aims to provide rich human-situated data by exploring what pausing is as a practice in an applied setting; and its influences on strategy-making and engagement in a South African bank.

The research sets out to make certain modest contributions and to move the limited but extant body of knowledge on pausing (reflective behaviour or to stop and reconsider) as a practice of strategy in an incremented way. There is little research on the embedded practices surrounding strategy know-how and the intent of individuals; and little knowledge on the strategic activities through which individuals construct and evolve themselves as strategic actors and eventually champions (or non-champions) of strategy (Vaara & Whittington, 2012). Suddaby, Seidl and Lê (2013) further drive this stance with their recommendation to re-theorise the organisation by taking it from its recognised functional purpose in the economy to recognise the perspective of the practitioners who work within it and, simultaneously,

define strategy from the perspective of the practitioners' lived experiences, emotions, and constructs.

4.3.2 Research philosophy and theoretical perspective

According to Crotty (1998), there is no objective truth or certainty waiting to be revealed. Meaning or truth comes to life in and out of our engagement with the realities of the world around us. Without a mind, there is no meaning and meaning is constructed not discovered. From this understanding of knowledge, it is apparent that different people may construct meaning in different ways even in relation to the same phenomenon (Crotty, 1998).

The rationale for this study's approach to the research process follows Creswell's (2003) framework for design, incorporating four elements of inquiry, guided by the research approach, which translates into the processes involved in the design of this research. Three central points of the design of research include knowledge claims made by the researcher; strategies of inquiry that inform the procedures and the methods of data gathering and analysis. These elements combined, form different approaches to research as depicted below:

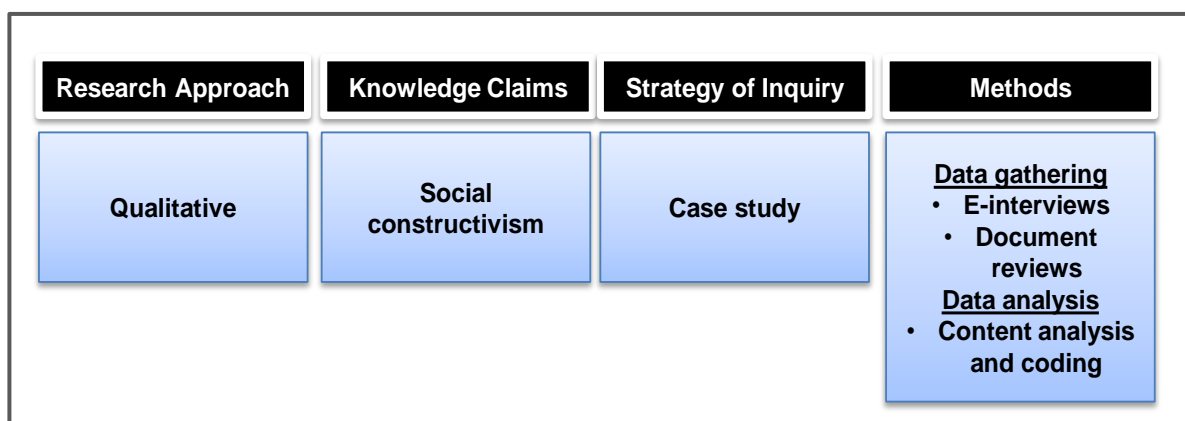


Figure 4.2: Framework for research design

Source: Creswell (2003)

Creswell's framework (2003) was selected for its concise and "chain of reasoning" (Krathwohl, 1998:62) that enabled the streamlined articulation of the research pathway in this limited scope applied study.

4.3.2.1 Paradigm: Qualitative research

The overall research approach in this study is the qualitative paradigm which responds to both the research problem and question. Established from theories related to the turn to practice in social science, the focus of the s-a-p view lies between individual activities and organisational macro structures, in the practices that enable and constrain activity, and which, in turn, are reproduced in micro-activity (Varyani & Khammar, 2010). In outlining the study's qualitative research approach which is affiliated to the boundary-breakers, who engaged in the 'paradigm wars', Lincoln and Guba (1989), the commonly cited reason for pursuing this method is to construct or extend theory (Graebner, Martin & Roundy, 2012).

The researcher felt that qualitative research was an appropriate means to respond to the research issue problematised as pausing as a lived experience which is embodied in human behaviour. The nature of the study was not to do any counts or statistics and is aligned to Sinkovics and Alfoldi (2012) comments around qualitative research seeking to understand the situated meaning behind behaviours and actions. The researcher also considers qualitative research very much a part of the way she sees the world of banking and believes that banks miss out on this level of sense-making, being part of more a number-driven world. Yet the world of banking is complex and is driven by different variables which the researcher can corroborate from her experience in the banking industry. For these reasons the researcher saw that qualitative dimensions were important to bring to her world of work and to the strategies of her colleagues.

Qualitative data are considered beneficial for generating theory when the phenomenon under study is new, previously un-investigated or limited, and often entrenched in nuanced social interactions. Forming the first of the eight criteria demarcated by Tracy (2013) for quality in qualitative research, a "worthy topic" was important to undertake studies of little-known phenomena coupled with evocative contexts being intrinsically interesting – as is the case with the pausing-as-a-practice phenomenon. Whilst qualitative research is a study of people or events in their natural settings – attempting to make sense of issues in terms of the meaning people bring to them (Denzin & Lincoln, 2005:3), it also involves discovering and acquiring a

deeper comprehension of a situation, an experience, perception or thoughts of the participants, as it explores the meaning and purpose of a reality.

These and other fundamentals, as well as assumptions, were considered. The table below shows how this study adapted them:

Table 4.1: Adaptation of the qualitative fundamentals and assumptions

Fundamentals and assumptions of the qualitative paradigm	Adaption of the study
a) Aims which are directed at providing an in-depth and interpreted understanding of the social world of research participants by learning about their social and material circumstances, their experiences, perspectives and histories; Assumption of knowledge being situated in a socially embedded manner and being crafted through human engagement with the socio-technological/material world.	The study aimed to understand the concept of pausing as a practice within an organisational context using the strategic implementation of a risk system and the perspectives and views of the organisational practitioners.
b) Samples that are small in scale and purposively selected on the basis of salient criteria. Assumption that people who are knowledgeable about the topic will provide valuable responses and those voices may be from a small group of people who are well-versed in the concepts under study.	The study applied small non-probability purposive samples based on the researcher's judgement.
c) Data which are very detailed, information rich and extensive; Assumption of thick data (Geertz, 1973) providing relevant 'truths' in response to research questions.	Structured to Semi-structured E-interviews were used to allow for detailed explanations to provide better insight. This was further enriched by document reviews.
d) Analysis which is open to emergent concepts and ideas and which may produce detailed description and classification, identify patterns of association. Assumptions that inductive and informal logic also creates knowledge.	Analysis began with content analysis and thereafter, inductive coding to find and identify categories and themes.
e) Outputs which tend to focus on the interpretation of social meaning through mapping and "re-presenting" the social world of research participants. Assumption that social meaning and situated knowledge are valued for their	The researcher interacted with individuals and focused on the specific social context in which they worked to understand, interpret and construct the meaning of their views by inductively developing a pattern of meaning.

Fundamentals and assumptions of the qualitative paradigm	Adaption of the study
specific illumination of core human issues. These issues matter at this time, based on these patterns.	

Source: Reseacher's compilation

Additionally, instrumental to qualitative research are descriptions of the data that can be presented with varying levels of detail. Thick description (Geertz, 1983), or highly detailed accounts, when successful, move the interpretation away from researcher-centric perspectives, portraying instead the people, events, and actions within their locally meaningful contexts.

Balogun et al. (2003) stress that it is important for the researcher to have experience, which is sensitive and embedded in practice, in the given context. The researcher is employed at the bank under study and this experience has contributed to her understanding of the organisational context within which this research study takes place. The research intends to analyse pausing as a strategic practice, using the bank as a backdrop, to gain an understanding of how practitioners go about implementing change through pausing, acknowledging that strategic practices construct the flow of everyday strategy work. In view of the research question, the theoretical points of departure and the underlying philosophies of both, a qualitative paradigm was considered apt to generate new knowledge through the researcher and respondent interaction and to contribute to the s-a-p perspective. The following elements describe the constructs of the design.

4.3.2.2 *Knowledge claim – social constructivism*

The knowledge claim in this research relates to the social constructivist perspective. Arguments have been made in respect of strategy as an entity as opposed to the view herein. Strategy is interwoven into human responsiveness and lived, daily conditions. Assumptions identified in various works (Schwandt, 2000; Neeman, 2000; Crotty, 1998), hold that individuals seek understanding of the world in which they live and work. The goal of the research is then to rely as much as possible on the participants' views of the situation. The researcher often addresses the processes of interaction among individuals and focuses on the specific contexts in which people live and work in order to understand the settings of these participants. The intent is to make sense of or interpret the meaning that others have, by inductively developing a theory or pattern of meaning.

Constructions exist in the minds of individuals and the role of the researcher is to understand, reconstruct, analyse and critique participants' views in a way that leads

to construct meaningful findings and outcomes (Guba & Lincoln, 1989). Social constructivism is a theory that assumes that understanding, significance, and meaning are developed in coordination with other human beings (Amineh & Asl, 2015). Important elements of this theory include: (a) the assumption that human beings rationalise their experience by creating a model of the social world and the way that it functions and, (b) the belief in language as the most essential system through which humans construct reality (Leeds-Hurwitz, 2009). Kim (2001) points out that social constructivism is based on specific assumptions about reality, knowledge and learning, as follows:

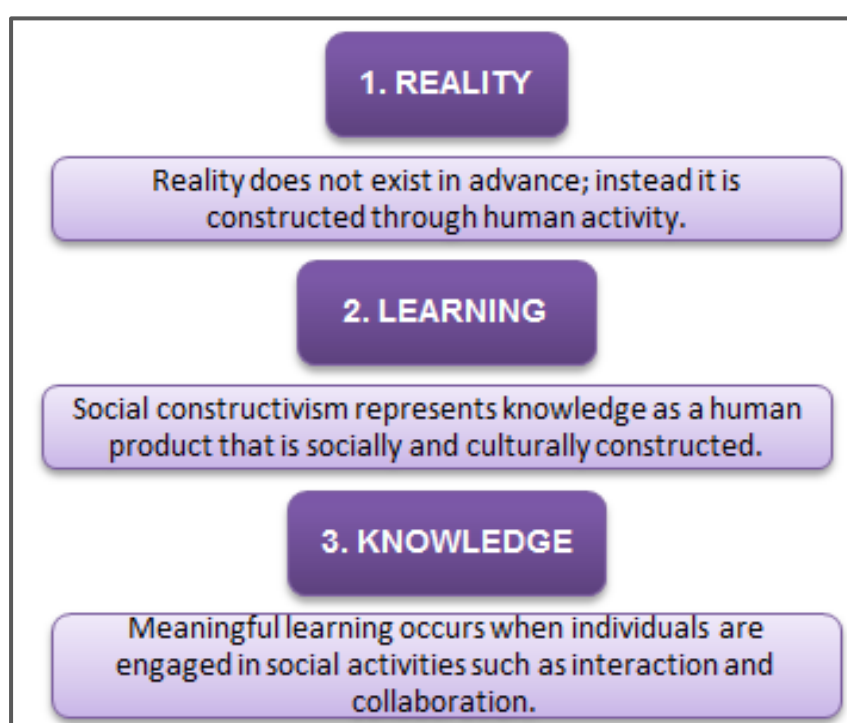


Figure 4.3: Social constructivism assumptions

Source: Kim (2001)

The researcher acknowledges that Kim's work is dated, however, in the context of understanding pausing as a humanly embedded and intangible practice, the social constructivism assumptions are enduring and significant. The intention of the researcher is to understand and reconstruct the practitioners' beliefs and interpretations of their reality from a human and social perspective in order to evoke a common ground for the relevant concepts, such as pausing, addressed in the research questions. As such, constructions are generally open to new interpretations and learning that are socially and culturally constructed as the information increases

(Carr & Kemmis, 1986). These improve the researcher's understanding through the asking of follow up questions. This knowledge claim further allows for the rich descriptions and interpretation necessary to achieve the research objectives and was considered appropriate for this study in the applied context of the bank. As the study seeks to explore the under-theorised action of pausing within the s-a-p realm, the researcher recognised at the outset of the study that without pursuing and engaging with the realities and the actual lived experiences of the practitioners, and their own accounts of pausing in the risk system strategy, insights would be narrow and restricted. Exploring pausing through any other means could pose a challenge in that it would lack the human perspective and sentiment. The researcher therefore had to co-construct in a socially linked manner the instances of pausing, change and engagements within the risk strategy.

4.3.2.3 *Strategy of inquiry-design: Case study*

The strategy of inquiry, at an applied level, then determined the specific direction for the procedures in the research design. The case study is the design of choice, supported by Yin, a foundational writer in the area of case study research Yin (2014). A case study is different from other research strategies in that the focus of the research is a bounded system or case. It provides rich and significant insights into events and behaviours despite its scope being limited and the outcomes rarely generalisable. It impacts distinctively on the knowledge of individual, organisational and social phenomena by allowing the researcher to explore a phenomenon in depth. Case studies have been largely used in the social sciences and exploratory research, examining the complexity of a variety of real-life situations; they do not include various methods of data acquisition (Starman, 2013).

Reinforcing Yin's work is Robson (2002), who emphasises the importance of context, where the boundaries between the phenomenon being studied and the context within which it is being studied are not clearly evident. This research pursues a single case strategy which is often used where it represents a critical case or, alternatively, an extreme or unique case (Yin, 2003). In this instance, it was selected because it provides an opportunity to analyse a particular phenomenon, which the literature and applied gaps attest that few have considered before. With regard to the types of singular case studies, a retrospective case study in terms of time dimension

(Thomas, 2011:517) was adopted. This involved the researcher looking back on a situation and people. Further, this was an intrinsic case study, which is guided by Stake (2005), who indicates that a study is intrinsic if it is undertaken because one wants a better understanding of a certain case in all its distinctiveness and normality. The case itself was of interest to the researcher given her employment at the bank, interest in the strategy and in the system. Generalisation cannot be ignored in its entirety in an intrinsic case study. The methods for case study work are ultimately used to sufficiently learn about the case to capture complex meanings into a report, but also to describe the case appropriately so that readers can experience these happenings vicariously and draw their own conclusions.

4.3.3 Methods for gathering data and data analysis

Guided by Salmons (2016), this study uses online interviews or e-interviews, an emergent method, which entails detailed interviews conducted by employing computer-mediated-technology using Microsoft Outlook Office (Gaiser & Schreiner, 2012) and document reviews (Bowen, 2009), which are discussed below. In terms of the analysis of the data using both these methods, the researcher follows an inductive design. However, unavoidably qualitative analysis is also guided by pre-existing concepts, hence, an element of priori reasoning was apparent as a means to using insight from other theoretical pillars. The researcher employs qualitative content analysis (Mayring, 2003) which depends on the coding process and creating a coding scheme to help interpret the data (Saldaña, 2016).

4.3.3.1 *E-interview method*

For years, qualitative researchers drew on human qualities when conducting interviews, and the consequences of the physical setting and the demeanour of the interviewer was considered important to develop rapport and comfort for collecting robust data. This traditionally motivated researchers to choose face-to-face conversations/interviews (Salmon, 2016). However, contemporary researchers have questioned the need for meaningful dialogue having to take place in the same room and, as a result, online mechanisms, such as e-interviews, have emerged on the premise that it is in effect a dialogue carried out for the purpose of data collection. Consequently, e-interviews were adopted by the researcher. Further, the researcher,

after checking various data hubs, was unable to locate a similar use of this method in the banking arena and considered the use of e-interviews as a methodologically progressive step. Conducting the interviews online was a suitable way for the researcher to engage with participants, as they were geographically dispersed with busy schedules hence, e-interviews mitigated any unnecessary pressure on the researcher and the participants. The mode of technology selected and preferred was text-based involving communication through typed words on a Microsoft word document sent via email using Microsoft Office Outlook, with minimal use of visual images or emoticons. Email was further substantiated by the researcher's awareness of the participants' familiarity, availability, and access to email technology.

There are two types of shifts relating to two fundamental dimensions of human experience in e-interviews. In relation to time, the interactions between the researcher and the participant are asynchronous and "any time" facilitating the sending and receiving of questions and answers (Salmon, 2016) with pauses of varying lengths between communications. This gives interviewees time to reflect and construct responses which reduces pressure, sometimes revealing more about themselves online than face-to-face (James & Busher, 2012). According to Salmons (2016), asynchronous methods (such as e-mail) report high-quality exchanges that result when participants have an opportunity to elaborate their own thinking about their response, unhindered by the visual presence of the researcher (James & Busher, 2012), inferring a sense of pausing before they reply. This creates a more in depth and reflective text (James & Busher, 2012). In terms of space, the relationship takes place at a distance through the text. Emerging ideas can be followed up with successive interview episodes. The method of e-interviews was pursued, given that it is beneficial for gaining insight into a subject and the participant's version of the credit risk strategy, at the participant's own pace.

4.3.3.2 Document review method

According to Bowen (2009), document reviews supplement the e-interviews. This involves gathering and analysing documents produced in the course of the regular happenings in the implementation of the risk system. These include Microsoft Word and PowerPoint presentations by the risk committee to stakeholders, known as stakeholder update packs and presented to various teams. Document reviews are

relatively inexpensive and are considered unobtrusive, a suitable source of background information, and provide a behind-the-scenes look at the strategy. These methods, together with the sampling means and analysis, are discussed in sections 4.5 onwards.

The methodology and brief reference to the analysis of the data discussed above indicate the pathway the researcher chose to address and tackle the research questions.

4.4 RESEARCH QUESTIONS

The study, holistically, seeks to address the main research question of **what is pausing in s-a-p** in its applied sense in the bank. This research is essentially guided by the following research questions:

4.4.1 Central research question

- a) Does pausing as a human action, from the social learning perspective, influence strategy-making and engagement in the bank?

4.4.2 Sub-questions

- a) How is the risk system of the bank, through the pausing of the users, implemented in practice, as a strategy?
- b) Have the users, through the practice of pausing, influenced the implementation of the risk system?

This research was carried out within a bank context using the strategic implementation of a risk system as its basis, eliciting the pausing of champions and non-champions as analysis. Fundamentally, this study's contribution is the applied extension of theory and knowledge on pausing as an under-recognised and under-theorised action and practice to accomplish or deter strategy work. This is achieved by identifying and solving the problem in a pragmatic sense. The strategy in this instance is the implementation of the risk system and the influence of pausing on strategy-making and engagement.

4.5 PARTICIPANT SAMPLING

Leech and Onwuegbuzie (2011) hold that one of the key features of qualitative sampling includes the samples allowing possible analytic generalisations and not statistical generalisations, but it is not the researcher's intention to make generalisations to underlying populations. However, as stated previously, Stake (2005) posits that in qualitative case studies some level of generalisation cannot be avoided. This is supported by Miles and Huberman (1994) who confirm that there is a level of analytic generalisations that qualitative researchers tend to make. These are then applied to wider theory on the basis of the way the case fits with general constructs.

4.5.1 Sampling

4.5.2.1 *Online interviews*

The unit of analysis in this research study was the pausing of practitioners (either champions or non-champions) engaged in the implementation of the credit risk system. The sample was selected from the relevant population of practitioners in the organisation. A non-probability purposive sample was drawn as it was considered an appropriate form of sampling in case study research. Additionally, as alluded to in Salmon (2016), the online interview researcher customises purposive sampling, depending on the motivations for conducting the interviews online, in this case the use of email and the target population's access and fluency in this technology. Saunders et al. (2009) emphasise that for all non-probability sampling techniques, the logical relationship between sample selection and the purpose and focus of the research is important, where generalisations being made to theory might occur as opposed to generalising about a population. Purposive sampling in applied research (Miles & Huberman, 1994), where participants are selected using the researcher's judgement (Saunders et al., 2009) and predetermined criteria as to how best the particular research objective can be answered, and in a deliberate manner (Yin, 2011), denotes that the credibility of the findings is not measured by the number of participants. Therefore, the size of the sample selected was inconsequential compared to the actual sample and did not pose an issue. This is confirmed by Yin

(2010:88), who claims that, in qualitative research there is no formula for defining the preferred number of participants.)

The sample includes relatively homogeneous individuals, based on their involvement and associated participation in the implementation of the strategy. As indicated by deVaus (2002), in some instances sampling frames are already divided into strata, which is the case in this study. The respective stratified teams or users are referred to as the “project team”, “leadership team” and the “credit team” respectively. This is discussed further on. The researcher grappled with the appropriate representation of the participants or sample selection by discussing the representation of those involved in the implementation of the risk system with the project team leader and a leader from the leadership team. This ensured that the relevant practitioners who were seen as key to the strategy, and some of whom were literally referred to as champions, were included. The discussions ensured there was adequate coverage from a team perspective and that practitioners worked in various levels of the organisation. The researcher herself was employed on a lower management level and sought advice from her colleagues before requesting participation from some of the more senior levels. The researcher excluded general bank staff and strategy makers outside of the ambit of the credit risk system/unit of analysis from the study. Other exclusion criteria included participants who had had access to the credit risk system for less than one year and participants who had not used the system during the 6 months prior to the date the bank gave approval to undertake the study. Given that the intention of the study was to analyse rich interpretations surrounding the pausing of the practitioners, the researcher concluded that the sampling provided the necessary depth to the problem under exploration.

The s-as-p perspective allows researchers to move away from the macro-economic view of strategy that dictates it as a process initiated and controlled by management. Rather, the s-a-p perspective recognises a wider range of practitioners who shape strategic activity. As such, the research participants are practitioners who “shape strategic activity through who they are, how they act and what practices they draw upon in that action” (Jarzabkowski et al., 2007:10). Strategy practitioners are those who do the work of strategy. This goes beyond senior managers to include managers at multiple levels of the organisation with input from operational levels and influential

external actors (Jarzabkowski & Whittington, 2008). Based on the above, specifically the latter, management-level participants were interviewed and were able to answer the questions because they were involved in day-to-day activities within the credit risk strategy (in line with s-a-p theory). The participants interviewed came from the following structures in the bank:

- The project team – designs the system and combined information from all underlying systems to derive the consolidated view of the credit strategy. They also have constant interaction with the credit and leadership teams in terms of the design and the actual strategy. The study is thus based on an integrative view of strategy practices, based on those who “develop and advocate them [the practices]”... within “context” (Jarzabkowski, Kaplan, Seidl & Whittington, 2015: 250).
- The leadership team – has more decision-making powers and only views functions of the system and not the actual testing and usage of the system. In other words, they lead strategy.
- The credit team – whilst not having specific decision-making functions or being involved in the very inception of the strategy in the bank, are the actual translators of the system on a daily basis, within the strategy. They “do” and evolve with the strategy in an “entangled” practice-based manner (Jarzabkowski et al., 2015:250). These participants offer insight and various views into the influence of pausing within the strategy.

The aim was to gather thick data from participants to add insight into the theory on pausing as an actual practice. The s-a-p theoretical perspective argues that people might not classically be viewed as strategists, but they nevertheless, translate, interpret and practise strategy, even from positions that might not normatively be viewed as strategic.

Data saturation was a useful guide for the research, where the applicable sample size was a function of the purpose of the study and the range, complexity and distribution of experiences or outlooks of interest (Francis, Johnston, Robertson, Glidewell, Entwistle, Eccles & Grimshaw, 2010). The research aim here was to understand experiences and perceptions among a group of relatively homogenous

practitioners. Participants, with the potential to provide rich data, were identified on the basis of their experience and predominant exposure to the credit risk system in the organisation. Collectively, this resulted in a population of ninety-two where the number of e-interviews undertaken was guided by Guest, Bunce and Johnson (2006) who found that saturation occurred within the first twelve interviews and Creswell's (2007) recommendation of between five and twenty-five. The study features four members of each team, which makes a population of twelve. The percentage sampled in each team was considered sound, based on their respective association and involvement in the strategy. The project and leadership teams have more decision-making and viewing functions, and the credit team tries and tests the system on a daily basis. The table below was compiled from various sources in the bank and, because of confidentiality, has not been identified or referenced:

Table 4.2: Population sampling

	Population	Sampled Population	% of population represented per Team	Total % of Sampled Population
Project Team	10	4	40%	13%
Credit Leadership Team	15	4	27%	
Credit Team	67	4	6%	
TOTALS	92	12		

Source: Researcher's compilation

4.5.2.2 Document reviews

This study makes use of documentary sources and information gathered from text. Documentary analysis or review involves the study of existing documents to understand their substantive content or to illuminate deeper meanings (Bowen, 2009). This is important and particularly useful where the history of events or experiences has relevance, where written communications are supplementary to the enquiry. In this study, a review of the stakeholder update presentations to the various stakeholders and team members was undertaken, for which permission was granted

by the bank. Nineteen purposively selected documents from the existing available documents were reviewed in order to establish whether, within the documents, pausing as a practice by the users of the system was reflected in the strategy of implementing the system. The documents selected were based on those that contained updates for the various stakeholders in the form of presentations from 2012 to 2015 representing the first and second half of each year. The documentary analysis was then layered with the e-interview data in order to fortify the findings and interpretation thereof.

4.5.2 Ethical considerations

4.5.2.1 *Informed consent*

The researcher, based on the requirements of Master study, chose an applied and undiscovered area which could be problematised in her own work setting. This entailed choosing a bank for the first stage of sampling. Once the researcher had decided on the bank of choice and the research setting, the bank granted the researcher permission to recruit participants to undertake the study. The strategy to recruit participants in the credit environment was thereafter supported and endorsed by senior management in the bank on condition that the completed dissertation would be subject to compliance approval prior to submission to the university. The researcher signed a non-disclosure agreement and had to omit the name of the bank to comply with the agreement. The perusal of the dissertation by the bank involves the bank reviewing the dissertation for any references to the bank, system and participants. Substantive findings have not been changed. Pseudonyms of the practitioners were applied in the analysis and when quoting verbatim.

Guidelines for ethical practice typically require the participants' consent to be both informed and voluntary (Israel, 2015) with a right of withdrawal. Any assurances that the researcher provides about anonymity or confidentiality will help to develop an understanding of the nature of the consent. When operating online, as in the case of the e-interview, more clarity and accuracy is required, since the potential for misunderstanding is debatably greater (Samons, 2016). An informed decision can only be made when the participant has substantial understanding of all information that, in their view, is material to their decision to grant consent (Israel, 2015). Researchers

and research participants need to know what is expected of them when the consent agreement is signed, alongside the purpose of the study, the use of the data and the parameters of the data gathering.

The form used in this study offers information about the purpose of the study, the data gathering method, the way in which the data will be used and reported on, and the details of the research supervisor (refer Annexure 34). The consent form the participants signed also includes agreements for use of any user-generated content, images, or artefacts the interviewer may want to include as data (Salmons, 2016). Prior to sending the e-interview to the participant and after the introductory discussion, an email was sent containing confirmation of the discussion held and the informed consent form which the participant was requested to complete and return to the researcher. Consent was also obtained from the senior management of the organisation prior to data gathering. This included the finalisation of the non-disclosure agreement between the researcher and the bank as per the bank's compliance requirements: to omit the name of the bank, to comply with the agreement and in addition, a copy of the final draft of the dissertation is to be submitted to the relevant management for review prior to submission to the university.

4.5.2.2 *Other ethical research considerations*

A diligent effort has been made to ensure that no participant can be identified by their responses to the e-interview. This has been effected through the use of pseudonyms in the analysis or when quoting verbatim. The researcher avoided pressurising participants for responses on points she raised that needed further clarification pertaining to feedback received through the e-interview. Ultimately, the study has followed good practice guidelines in relation to ethical considerations as a methodological consideration for qualitative studies (Tracy, 2013). This incorporates informed consent, confidentiality, feedback and the right to withdraw from the study at any stage.

Gibbs (2007) maintains that the basic commitment of qualitative research is to see things through the eyes of the respondents. The researcher needs to be sensitive to the differing perspectives held by participants; however, there are some special

aspects of a qualitative research study using online interviews that raise ethical issues. The interview participant may unwittingly reveal more than was intended because online profiles or environments may introduce issues not noted in the consent agreement. Potential ethical risks to consider, according to Salmon (2016), include some of the following:

Table 4.3: Ethical risks addressed by the study

Ethical Risks	Study addressed
Does the research involve observation or intrusion in situations where the subjects have a reasonable expectation of privacy?	Research involved only e-interviews and document reviews with limited intrusion, stimulating only the participant's view.
Will the researcher be collecting sensitive information about individuals?	This related only to their role in the strategy. Adequate provisions for protecting the confidentiality of the data through coding and limiting access to the data were made.
Is it clear to the participant that there is no penalty for withdrawing from the research?	Yes. The participant retained the right to withdraw at any stage before the submission of the examination draft.
Can the researcher protect the data and ensure that it is not used for purposes other than those the participant consented to in the agreement?	Yes. Firstly, through the retention of the data for a period of five years. Hardcopies of the e-interviews, consent forms, documents and notes of communications have been filed and stored in a locked office accessible to the researcher only. Email communications, e-interviews and documents have been stored electronically in a password protected computer in a folder on the hard drive. Only the researcher has access to these records. All personal information gathered has been deleted from the computer hard drive. The completed e-interview schedules have been transferred to an anonymised word document used for analysis and retained. The supervisor and second coder were required to sign confidentiality agreements. A non-disclosure agreement was also signed with the bank.

Source: Adapted from Salmon (2016)

The researcher's responsibilities in this qualitative study include maintaining objectivity and integrity throughout the study. In terms of reviewing the document data, detailed research notes have been kept in electronic format and are password

protected. They have been kept alongside the hard copies which are stored in a secure locked safe. However, the methodology is available for scrutiny by peers.

Additionally, all sources used were recognised and the researcher has evaded any form of plagiarism. When seeking the approval of the organisation to conduct the study, management was not under any duress to provide such approval. Participants were recruited on a voluntary basis without enticement or any coercive power, and both the bank and its participants had the option to withdraw from the research at any time. During the study, confidentiality and anonymity was assured to all participants. The above accountabilities and obligatory concerns have been adhered to and met. This complies with all the ethical requirements of the University of South Africa's College of Economic and Management Sciences' Research Ethics Committee.

4.6 DATA GATHERING

Qualitative data extracts meanings expressed through words via the interactive researcher-participant dialogue. S-a-p requires the researcher to find ways to capture activity in the micro world as it occurs. This means that it can be examined closely and understood. It requires mapping individual and organisational activities in the process of strategising (Venkateswaran & Prabhu, 2010). This was achieved by drawing from small snippets of data, termed nano-accounts (Williamson, 2016), methodologically providing concentrated views, and capturing moments of routine or intensity of the participants (Williamson, 2016). The principal instrument for the data gathering and analysis was the researcher who made use of online interviews allowing participants to take time to think (Salmons, 2016) before responding, thereby creating a richer context without coercion (refer Annexure 1). This research is constructive in nature, followed by an epistemological notion that the researcher interacted with the participants and shared her theoretical knowledge. Data gathering occurred across the full progression of implementation of the credit risk system to ensure that the different stages of implementation were covered. Influence was analysed qualitatively and understood in the realm of its impact (positive or negative) in implementing the system during the risk system life cycle.

4.6.1 The e-interview style

According to Salmon (2012), text-only interviews require careful planning, hence the e-interview was positioned between the structured and semi-structured continuum as illustrated below:

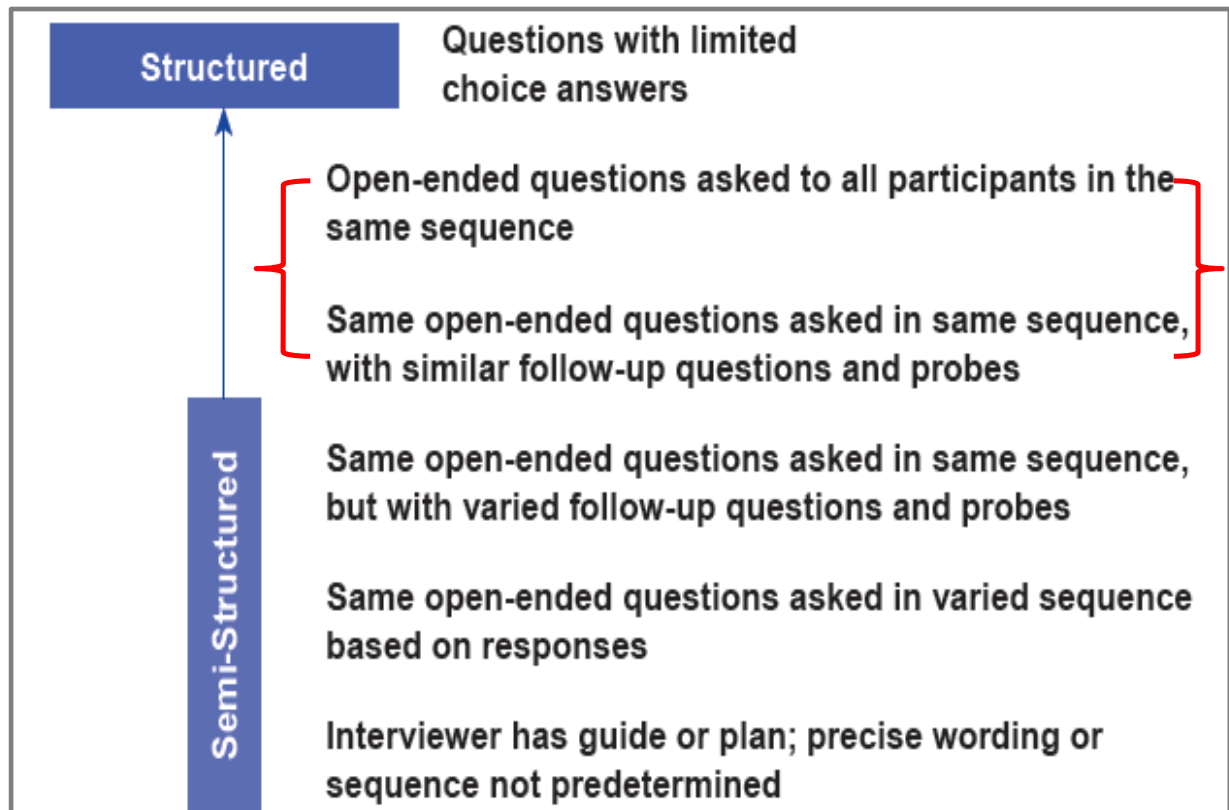


Figure 4.4: E-interview style of the study

Source: Salmon (2012)

At the onset, the interview was structured, with the schedule consisting of the same questions posed in the same sequence to all participants. It includes open-ended questions designed to elicit short narratives. This is indicative of some structure and advance crafting of questions (Salmon, 2016). The ensuing semi-structured component of the interviews balances the pre-planned questions of the structured approach by generating follow-up questions and points of clarity via the technological interface of email (Salmon, 2016). The researcher worked through several versions of the schedule checking with her supervisor on each version until a final version was adopted. Semi-structured e-interviews provided the researcher with the opportunity to 'probe' answers when the researcher wanted the interviewees to explain, or build on

their responses (Saunders et al., 2009). This was evident, for example, when the researcher asked practitioners to describe instances of pausing, even from a metaphorical view. The researcher, in some questions, also provided ideas or suggestions to probe the practitioner into thinking deeply. She also raised questions that required explanations and examples to fortify the responses.

In this research, the researcher began with an outline of questions, giving participants the time and opportunity to reconstruct their own experiences and reality in their own words (Yin, 2011), through the e-interviews. Geographic location led the initial method of contact of the twelve potential participants as follows:

- Participants located in a different region from the researcher were contacted telephonically; and
- Participants located in the region were sent meeting requests for face-to-face discussion.

Through this contact, the researcher aimed to introduce the study and invite the participation of the practitioners; and to build a rapport before the actual e-interview (Salmon, 2016) by conversing about similar interests around the risk system, the bank credit risk framework and, to some extent, the researcher's pathway of academic development which resonated with some of the seasoned and academically inclined practitioners. The researcher also wanted to confirm the practitioners' readiness and availability to respond to the e-interview. This entailed clarifying the date it would be sent; resolving any uncertainties; briefly underlining the UNISA ethics policy; and explaining the formal informed consent process. The researcher found the telephonic contact provided her with a certain confidence when speaking to the more senior practitioners as the pressure of being face-to-face was eased. There was some technical interference during the calls and they had to be postponed but it was not detrimental to the study's progress. Some practitioners understandably needed to clarify uncertainties around the timing of answering the e-interview and completing the consent form as they had busy schedules. After every discussion, the researcher immediately sent an email to the practitioner confirming the discussion so that it would be fresh in the mind of the practitioner. The email was

accompanied by, the participant information sheet and the informed consent letter, discussed in section 4.5.2.1.

4.6.2 Document reviews

To supplement the method above, the researcher was granted access to the credit strategy electronic folder stored on a separate drive and network in the bank. All documents contained signage of the bank as well as practitioner names. This posed some difficulty to the researcher in terms of the anonymity the bank required as this meant that they could not be included as annexures in the study. Although Olsen (2012) state, in document gathering, the researcher should have the relevant documents at hand, the researcher felt overwhelmed by the number and variety of documents the folder contained and had to go through them individually. Through this process of extraction, she found that only certain presentations of updates to the stakeholders were beneficial in yielding information during the implementation process. The researcher decided to select documents of stakeholder updates that included summaries of the strategy and tracked its progress. This helped the researcher make sense of the data and the strategy. These updates also resounded with the researcher who attended stakeholder update meetings as she was inevitably going to be an end-user of the system. By having representation for both halves of the years, she ensured ,that there was ample coverage of documents and information. The decision to pursue document reviews was driven by Bowen (2009) who is one of the few people who has written about this method.

4.6.3 Levels of analysis

The various layers of analysis and the data gathering and analysis method identified to examine each question and sub-question is summarised in the table below:

Table 4.4: Levels of analysis

Layers of Analysis	Main Research Question	Method: Data Gathering	Method: Data Analysis
Descriptive and higher-level analytical, as described below	Does pausing as a human action, from the social learning perspective, influence strategy-making and engagement in the bank?	Document Review; and Context E-Interview.	Content Analysis and coding as described below
Level	Sub-Question	Method: Data Gathering	Method: Data Analysis
Descriptive & Analytical	a) How is the risk system of the bank, through the pausing of the users, implemented in practice, as a strategy?	Document Review; and Context E-Interview.	Content Analysis using Descriptive coding and Focused coding Saldaña (2016)
Descriptive & Analytical	a) Have the users, through the practice of pausing, influenced the implementation of the risk system?	Document Review; and Context E-Interview.	Content Analysis using Descriptive coding and Focused coding Saldaña (2016)

Source: Researcher's compilation

4.7 DATA ANALYSIS

This study's data analysis follows an inductive design, progressing towards a level of theoretical generalisation. There are several techniques that have been presented about the way to analyse qualitative data by various researchers such as Denzin and Lincoln (2005), Stake (2005), Braun and Clarke (2006), and Saldaña (2016). Principally, the focus is on providing a thick description, a term propagated by Geertz (1983). Whilst many qualitative researchers explicitly try to generate new knowledge and understandings with the underlying logic being inductive, this study does not necessarily eliminate previous notions. Inevitably, qualitative analysis is guided and framed by pre-existing ideas and concepts. Hence, an element of a priori reasoning

is apparent as a means of using insight from particular explanations from general theories and knowledge in an applied setting.

This study is further aligned with the qualitative content analysis technique as developed by Philipp Mayring (2003). It aims to methodically describe the meaning of materials in a certain respect that the researcher specified from research questions (Schreier, 2012:3). In Hsieh and Shannon's (2005) article, qualitative content analysis is portrayed as beneficial for the subjective interpretation of the content of text data through the systematic classification process of coding and identifying themes or patterns. By focusing on selected aspects of data, data reduction is achieved by limiting "analysis to those aspects that are relevant, with a view to the research question" (Schreier, 2012:7). Cho and Lee (2014) indicate that the strengths of content analysis include processing large quantities of data and, if the main sources of data are written text, it is an unobtrusive method because no unwanted interaction effects occur between participants and researchers (Kondracki, Wellman & Amundson, 2002). The success of a content analysis depends greatly on the coding process, where researchers use content analysis to create or develop a coding scheme to make decisions in the analysis of content Saldaña (2016).

4.7.1 The data analysis process

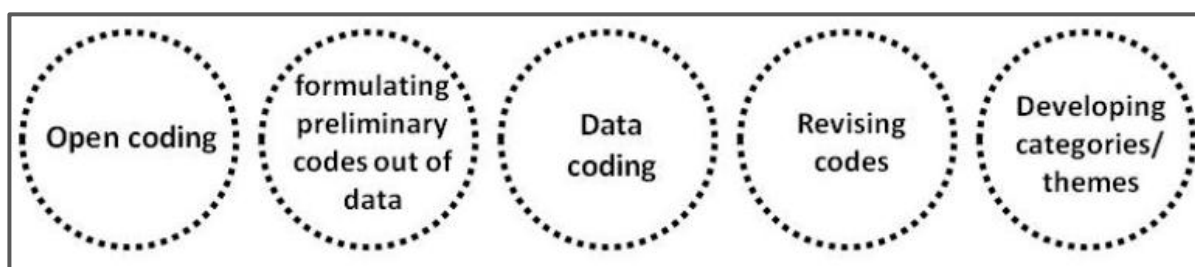


Figure 4.5: Inductive approach to qualitative content analysis

Source: Cho and Lee (2014)

Aligned to the above procedural diagram, after the collection of the e-interview schedules, there was a need to explore and construct patterns from them (Saldaña, 2016). The e-interview schedules were imported into a software programme (discussed below). After the first few e-interviews, the researcher began developing a coding scheme which was repeatedly evaluated. She referred to the literature review and, through discussions with her supervisor, managed to cultivate the coding

scheme. Through the writing of notes, reviewing the schedules carefully, constant discussions with her supervisor for opinions about the research process, and the use of an independent second coder who received the anonymised extracted responses for each question and who signed a confidentiality agreement, the researcher became familiar with and took ownership of the data, making connections and having an overall broader view. As proposed by Kitto and Barnett (2007), a sequential approach to email interview analysis, based on three language levels was considered: lexical (individual words), semantic (syntactic meanings of sentences) and pragmatic (holistic analysis of meanings). Through analysis, this facilitated saving meanings that might otherwise have been lost because of limited data availability. When the meanings made at the three levels are reasonably coherent, researchers can be fairly confident that they have retained meaning as it contained in the data (Kitto & Barnett, 2007).

Sorting and searching through the gathered data while simultaneously creating a consistent and perceptive analysis that remains grounded in the data, and providing good supporting evidence, is a challenge (Gibbs, 2007). It requires good organisation and a structured approach to the data, hence the use of Computer Assisted Qualitative Data Analysis Software (CAQDAS), ATLAS.ti 7™. The software programme was used initially to organise the data. Baugh, Hallcom and Harris (2010) mention that proponents of CAQDAS cite its ability to save time and effort in data management by extending the ability of the researcher to organise, track and manage data. Further, Sinkovics and Alfoldi (2012) maintain that the use of CAQDAS is helpful in accommodating the non-linear and growing process of interaction between qualitative data and the theoretical foundations of research and it helps manage the data to assist with the formal write-up of the research, which write-up may benefit at the level of description and at the level of interpretation (Smit, 2017). Having said that, Sinkovics and Alfoldi (2012), also cautioned that, whilst such software is recognised, the intention was never to replace the researcher's unique skills in analysing and interpreting the raw data and it is there to document rigour and not usurp the analysis process.

Alongside the gathering of the data, the researcher developed the coding and conducted the analysis. Using both manual methods and CAQDAS, the first cycle of

coding ensued and followed descriptive coding which Saldaña (2016) states is appropriate for virtually all qualitative studies. It is a straightforward method that categorises data at a basic level providing the researcher with an organisational grasp of the study. The researcher also made use of paper-based coding, using diagrams, post-its and direct paper-based annotating to enhance reasoning in both methods of data gathering.

The second cycle of coding extracted meaning through focused coding to develop categories and themes inductively. The codes helped arrange the key themes and thereafter, categories formed the sub-branches of those themes (see Chapter 5). The coding scheme, ultimately refined by the researcher, was a combination of a priori reasoning, through the use of prefixes (Frieze, 2014) and inductively coded.

4.8 SCOPE, LIMITATIONS AND STRENGTHS OF THE RESEARCH PARADIGM

In terms of the scope of this study, the basis of this research stemmed from the researcher's interest in the strategy as practice perspective and is limited to this perspective. It follows the specific reference to pausing as an under-theorised human practice, as well as the need for studying micro-level activities within practice and their influence on strategy. The study is intended to be exploratory, apposite of the qualitative paradigm. The exploration lies within the bank domain, as an intrinsic case study, and not in any other industry or business sector. The contribution is, therefore, to s-a-p within a bank setting. The intention of the researcher is to understand and reconstruct the participants' experiences. Therefore, a social constructivist approach was necessary to achieve the research objectives, and it is considered appropriate for this study in its applied context. The design followed is a case study using purposive sampling. In terms of e-interviews, only those teams closely associated with and involved in the system were considered; the e-interviews were supplemented by relevant document reviews.

There are innate limitations in the research design utilised in this study. Qualitative research has often faced acceptance issues and academic and disciplinary resistances. Suffice to say, there have been great efforts made to soothe the dispute and provide opportunities to see the merit of the approach (Kohlbacher, 2006).

Firstly, the limitations associated with this design and the researcher's approach in managing this, summarised, include the following:

Table 4.5: Limitations addressed by the study

Limitations	Addressed in study
a) Qualitative research can be labour-intensive and is characterised by data overload (Miles & Huberman, 1994). Content analysis can also be a laborious process, whilst the coding scheme itself can become quite complex (Kondracki et al., 2002).	Considerable time had to be allocated to send, review and raise further points where necessary regarding the e-interviews. A significant amount of time and labour was spent on the analysis stage of the process, namely, coding. This was done under the guidance of the supervisor.
b) Findings cannot be extended to a wider population with any degree of certainty (Ateino, 2009). However, at times a certain level of generalisation within a particular locale may be possible.	The research findings may aid the s-a-p perspective field and other organisations to understand the phenomenon of reflective practice.
c) The quality of the research findings and creditability are commonly questioned in qualitative research studies.	Restrictions in terms of the choice of research topic was evident in that the study focuses on the practice of pausing in a financial institution in South Africa, regarding a risk system in credit and does not concentrate on any other specific areas within the banking world, nor on other banks.
d) The e-interview or online research method is an evolving method. Therefore, a set of review questions that are broadly established and accepted does not currently exist.	Key facets of conducting online interviews as conceptualised by Salmons (2016) were followed.
e) Email hides many personal and social characteristics. Thin and narrow data can be elicited and produce difficulties for analysis (Kitto & Barnett, 2007).	A sequential approach to email interview analysis based on three language levels was considered: lexical (individual words), semantic (syntactic meanings of sentences) and pragmatic holistic analysis of meanings.

Source: Researcher's compilation

Despite the limitations mentioned above, this research study also embodies some strengths as discussed below:

- To build and advance the underdeveloped practice of pausing through a realistic organisational setting, which resulted in discovering what pausing means to users and the influence thereof in a South African bank.
- The data were produced in close proximity to a specific situation, i.e. the bank's strategy in implementing a credit risk system.
- The descriptions in this research study (grounded in the organisational realities), provide actualities impacting on the reader (Graebner et al., 2012).
- There was no loss of accuracy in transcription of the e-interview.
- Lastly, the study seeks to highlight the lived experiences of the practitioners, apposite to determining the meanings practitioners place on the processes and structures of their jobs, as well as their perceptions and assumptions.

The following section considers the criteria for ensuring quality and rigour in qualitative and constructivist research and content analysis.

4.9 METHODOLOGICAL NORMS

In terms of quality and rigour in qualitative research, there is a variation of criteria in use some of which were briefly mentioned in Chapter 1 and explicated in the methodological chapter. Yin (2011) highlights three objectives for building the trustworthiness and credibility of a qualitative study. Using these objectives as a basis, the subsequent table provides a review of the objectives and explains how the researcher meets these conditions:

Table 4.6: Methodological norms

Objectives	Objective in relation to the research study
Credibility	The research process is documented and illustrated to create an understanding of the procedure followed. E-interview data were independently checked and coded by a second coder. Extensive time was spent gathering the data and on the analysis process. The software program, ATLAS.ti 7™, enabled the researcher to track the analysis and enhance the credibility of the findings through the auditability of the research study, thereby aiding the quality of the data analysis. In addition, notes of all communication with the participants and e-interviews were made. This include notes on response times and interactions of each e-interview.

Objectives	Objective in relation to the research study
Dependability	<p>Researcher bias was bounded and bracketed and rigour completed through an independent second coder who was asked to explain codes and provide comments after the researcher viewed the explanations of the codes the coder provided. Given that this is a qualitative study, the dependability of the findings is not measured in terms of the number of participants, but in terms of the richness of the information gathered. Contributions and inputs from the supervisor were gathered at each stage. The researcher provided an anonymised audit trail through ATLAS.ti 7™ (html file) which also encouraged reflexive memo-writing and trace-ability of the inductive and a priori logic used.</p>
Conformity/ Transferability:	<p>In terms of conformity, the online interviews were supplemented by document reviews to provide a degree of confirmatory evidence. Although some generalisation within a specific setting may have been possible, a qualitative researcher can rarely make claims about the representativeness of the setting for wider populations. Hence, in terms of the findings, the transferability of the data is limited in scope. The findings are limited to making contributions, mainly to the theoretical perspective of s-a-p and do not attempt to provide intersecting points with any other theory. The aim was not to generalise, hence the research findings, which are fixed in organisational actualities, may be of value to the participants and organisations involved.</p>
Authenticity	<p>The data were produced in close proximity to the specific situation, i.e. the banks strategy in implementing a credit risk system. The sample was selected purposively. Emails included the original message as a means to track the interview and hence records were not erased and have been kept intact in chronological sequence. Hardcopies was also coded as a means to data clean for cohesion. The data cleaning was a crucial step for gaining familiarity with the data and overall authenticity. There remains the possibility that participants may not be who they claim to be in the email. The only recourse here was the researcher's prior knowledge of the participants in their professional contexts. This helped build trust and developed open and honest communication. The replies were from the same individuals addressed in the emails.</p>
Transparency	<p>The research process was documented and illustrated to create an understanding of the procedure followed. Contributions and inputs from the supervisor were gathered at each stage. Notes were made of the initial telephonic and in-person conversations with the participants, email communications were stored, e-interviews and documents were stored electronically and hardcopies filed and available for inquiry.</p>

Objectives	Objective in relation to the research study
Methodic-ness	This means to follow an orderly set of research procedures, avoiding unexplained bias or deliberate distortion in carrying out research, and bringing a sense of completeness to a research effort. Methodological coherence was followed and verified against Krathwohl's (1998) seminal chain of reasoning, and qualitatively grounded through Williamson's (2013) flow of reasoning. The sample was selected purposively. Privacy was ensured by sending a separate email to each participant, therefore not revealing identities to other participants. In addition, notes of all communication with the participants, as well as the researcher's own notes on the e-interviews, were made. An independent coder was used increase rigour and to reflect on bias.
Adherence to evidence	Qualitative research is based on an explicit set of evidence consisting of the participants' actual language and the context in which the language is expressed. In these cases, the language is valued as the representation of reality where the participants' words are viewed as "self-reports" about their behaviour, implying their practice. Epistemological and ontological coherence was ensured through a coherent methodology (Guba & Lincoln, 1994). All e-interviews were electronically stored. Emails included the original message as a means to track the conversation (Gaiser & Schreiner, 2012), hence, records were not erased and kept intact in chronological sequence (James & Busher, 2006). Hardcopies were also coded as a means to data clean for cohesion. The data cleaning was a crucial step for gaining familiarity with the data and overall reliability. The study was further supplemented by document reviews.

Source: Adapted from Yin (2011)

For the purposes of showing the debate on research criteria, the researcher ran a check for validity and reliability, which some authors use within qualitative research (Mayring, 2014). According to Mayring (2014), arguments concerning the content of research are judged to be more important than methodical issues in qualitative analysis, hence validity takes priority over reliability. Reliability in a content analysis study refers to its stability; reproducibility; and accuracy. This was ensured through the use of an independent second coder, however, only from an accuracy or in good faith perspective. Although Onwuegbuzie and Leech (2007) emphasise that qualitative studies cannot be assessed for validity as validity is more affiliated to purposes and circumstances, the validity of the content analysis method in this study refers to the correspondence of data to some of the findings.

The research study on pausing as a practice was contextualised within a banking environment and may, to a certain extent, be comparable with data from other banks and strategies undertaken. Nevertheless, in line with the nature of qualitative research, the aim was not to generalise. Hence the research findings which are fixed in organisational actualities; are of value to the participants and organisation involved.

4.10 PERSONAL REFLECTION

At its heart, research is research – regardless of methodology and methods. All research begins with a burning question, a sense of curiosity, and openness to discovery (Salmons, 2012).

The researcher pursued her curiosity about pausing by establishing her methodological trajectory as a means to reach her findings. The researcher stepped back (Schön, 1983; Cashman, 2012) to gain greater clarity, think logically and have a more cohesive view of what she wanted to achieve and how to do it. After careful consideration, she was able to establish her approach to methods of data gathering. By taking the time to understand and reflect on the relevance and consequences of her methodological choices, the researcher believes she made headway with the study.

Pausing, in a sense, allowed a hiatus for the researcher to engage (Cashman, 2012) with her supervisor to gain insight, confirmation and have robust, at times conflicting ideas and discussions, to ensure that the methodic-ness and reasoning approach was sound. The researcher realises that pausing influenced her choices and helped her to come to her decisions thoughtfully. As she progressed through the study, she resonated with the fact that she was, in fact living and breathing this philosophy and she became more aware of how pausing was entrenched in her unconscious natural self and that it was actually a built in, already existing human condition.

4.11 CHAPTER CONCLUSION

This chapter explicates the research methodology implemented in this research study. A qualitative research paradigm, using a case study design was trailed to explore pausing as a practice by practitioners in strategy. The research process together the sampling explanations, the data gathering methods and methods of data analysis are articulated. Thereafter, the limitations and strengths of the study are identified. Quality and rigour, and reliability and validity in terms of the data analysis method are addressed and finally, the ethical matters pertaining to this research are presented. The chapters to ensue shape and portray the analysis and findings resulting from the research process.

CHAPTER 5

ANALYSIS AND INTERPRETATION OF THE DATA

5.1 INTRODUCTION

The intellectual puzzle of pausing as a human action influencing strategy-making and engagement in the bank and its attendant sub questions (risk system – pausing of users as s-a-p; influence on implementation) is addressed at the basic level of analysis through coding. The foundational theory of s-a-p, together with the illuminating theoretical perspectives of social learning and engagement and champions and non-champions are applied to the coded data (Galle, 2001). Based on empirical data, theories around change are also invoked.

5.1.1 Linking the chapters

Drawing on the holistic nature of the study, and qualitative study itself, the chapter presents the data analysis and interpretation thereof in one chapter.

The data helped the researcher uncover the perspective and to make informed methodological decisions in relation to the research study. The research question was analysed through a small sample of data that related to the study and applied setting. The primary data were open-ended and the ideas and contributions that arose in describing the element of pausing from a young theoretic perspective were insightful. The chapter therefore engages with the data and presents the findings of the research questions.

Chapter 1 indicates that the research investigates pausing as a social practice in s-a-p by practitioners in a bank. The purpose presented in the prior chapters proposes to explore and describe pausing as an action within s-a-p. Another purpose advanced relates to the influence of pausing as a social practice on strategy-making and engagement. This has guided the need for more applicable research in practice to profile the practices of strategists. At the time this study was posited, previous research that focused exclusively on pausing did not exist within the South African

banking context and, as a practical problem, such strategic dimensions had never been considered

The aim of this chapter, therefore, is to describe pausing as a practice in strategy-making and engagement through the detail of daily activities of organisational life where the micro elements and understanding of pausing is presented within an applied sense.

5.1.2 The structure of chapter 5 relative to the research process – graphic presentation

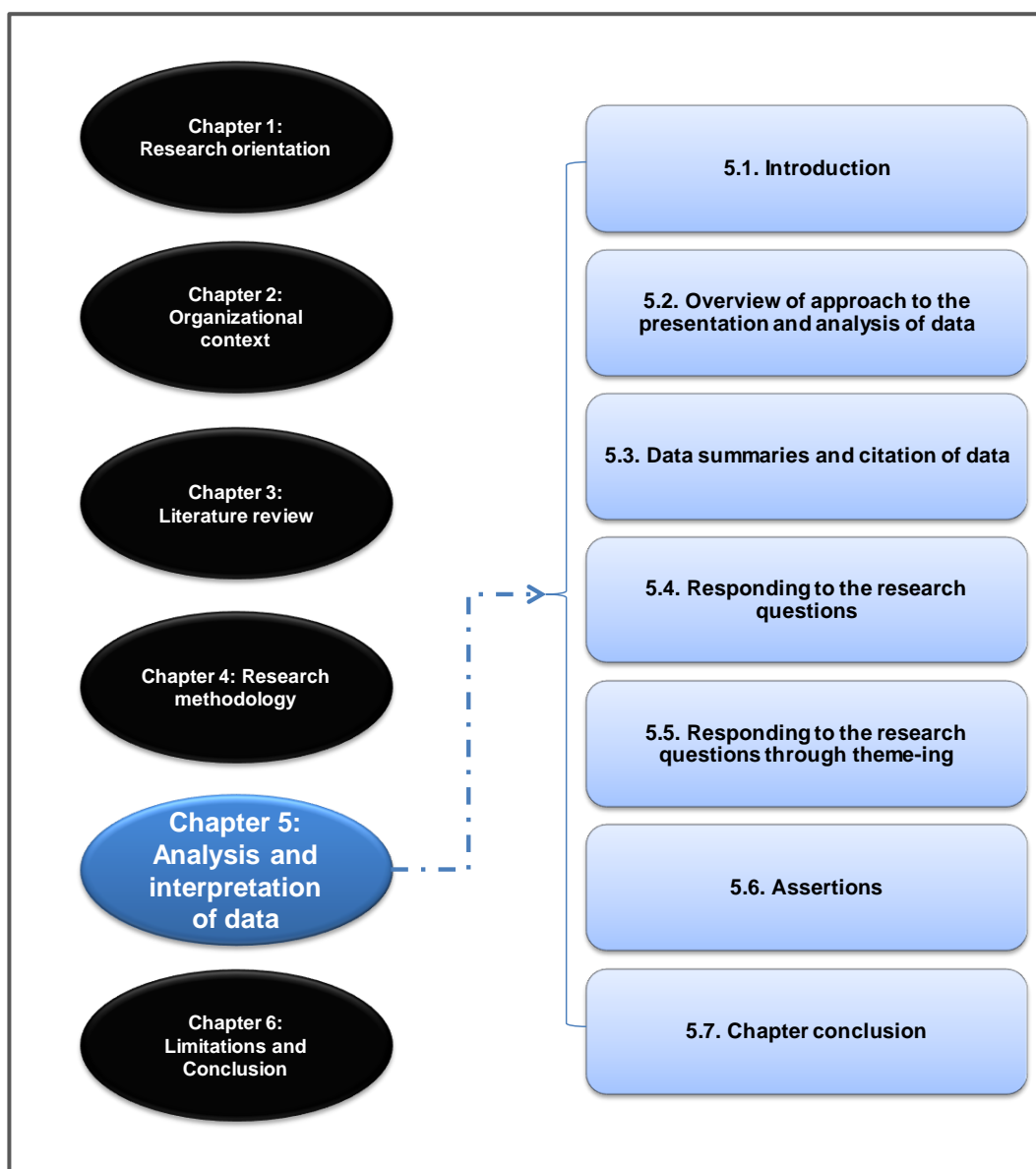


Figure 5.1: The structure of Chapter 5

Source: Researcher's compilation

5.2 OUTLINE OF THE APPROACH TO THE ANALYSIS AND PRESENTATION OF THE DATA

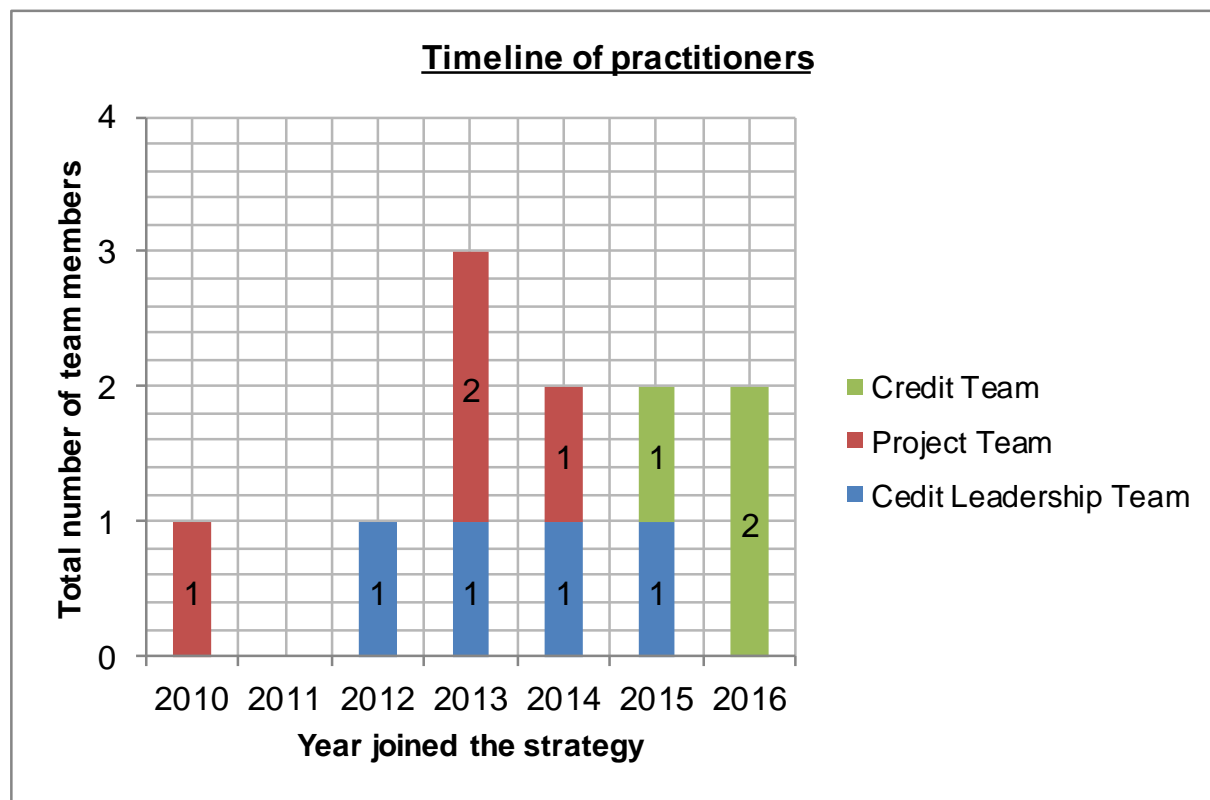
The researcher has adapted Saldanã's (2016:14) model for the presentation of data in order to present, at an aggregate level, the data analysis from "coding" to the advanced level of "assertions" required at Masters level (refer to conclusion Chapter 6 for the researcher's Masters Level contribution). The sub sections that follow the data compositions, discuss the presented codes in what is shown as the researcher's anatomisation of Saldanã's (2016) model (Figure 5.3).

a) Practitioners

The s-a-p perspective perceives strategy as a social activity that comes about through the actions of different and multiple practitioners (Jarzabkowski, 2005) who are social people engaging and interacting with their social conditions and environments. They are involved in actually doing strategy as well as the pragmatic rationales they employ in their own localised experience of strategy (Chia, 2004; Ezzammel & Willmott, 2004). A key point to analysing pausing in this study involves establishing a creditable sample group. The sample group was regarded as practitioners who "shape strategic activity through who they are, how they act and what practices they draw upon in that action" (Jarzabkowski et al., 2007:10).

Although different levels of managers or employees might not be labelled formally as strategists, their actions, relations and engagements contribute to the strategy of an organisation (Mantere, 2005). Therefore, the aim of the practice agenda is to view strategy through the senses of the human practitioner. Hence, the composition of the sample group, which is explained and described in the methodology chapter, was to derive insights from the different teams involved in the implementation of the risk system. The graph below reflects the timeline showing when the various groups became part of the strategy. This is indicative of the experience, depth of understanding and outlook in terms of the involvement each practitioner has had from the time of commencement to implementation. It is noted that only one participant did not specifically state when he/she joined, but instead mentioned during the telephonic conversation that he/she had become involved around the

same time as Kim. As specified in the Chapter 4 (methodology), the researcher e-interviewed 12 practitioners who were part of the unit of analysis.



Graph 5.1: Timeline of practitioners

Source: Researcher's compilation

The graph suggests that strategy-making went through a trajectory of different people, and at different times, however, whilst this is noted, it is beyond the scope of this study and the research problem identified to determine when certain levels of practitioners in the organisation become part of strategy.

Although not directly attuned to the research question, each practitioner's role in response to the researcher's question was coded as part of a separate cycle of coding to ascertain the baseline of strategic practitioners and to identify pertinent elements of why the practitioners selected were suitable. In terms of their roles in relation to the system, practitioners from the credit team combined lower level management and lower level employees who were responsible for managing, testing, analysing and evaluating risk on the system itself, and contributed to inputs into building and designing the system. The system was *critical to their day-to-day activities*, as a participant highlighted, and therefore their roles were vital. The

leadership team was from middle management level and led the credit team and formulated strategy for the credit team to adopt. They oversaw the process and identified *change agents* along the way. To rationalise these sample groups, other studies using a practice approach have revealed the significance of middle managers, lower-level employees and managers as strategic actors (Varyani & Khammar, 2010). The project team were owners of the risk system itself, and depended on the credit and leadership team for input in order to implement the system to satisfy all stakeholders. This initial process of coding therefore, confirmed the sample group to be strategic role players for the risk system implementation.

- **E- interviews**

The empirical data were elicited through online e-interviews. The e-interviews were constructed to correlate with the principal research questions.

The table that follows describes the interview context for each participant using the researcher's reflexive notes. It also summarises the context for each interview in order of the dates telephonic and face-to-face meetings were held with each participating practitioner.

Table 5.1: E-Interview participants

Name (Anonymised)	Signed off interview schedule and informed consent	Researcher's reflexive notes
Interviewee 01 – Ann	Yes	This individual was appointed in her role after the decision to implement the risk system and had experience in various divisions of the bank. The participant required a further explanation of pausing and indicated that, given her role, there might be some time challenges in responding to the questions. As was evident, three reminders had to be sent to prompt the return of the e-interview schedule. The participant then emailed and requested for an extension and thereafter responded by returning the completed the schedule.
Interviewee 02 – Kim	Yes	The researcher and participant discussed her participation face-to-face and no questions were raised. The discussion was casual as the participant and researcher formed part of the same team and the researcher reported to the

Name (Anonymised)	Signed off interview schedule and informed consent	Researcher's reflexive notes
		participant from a management perspective. The participant was sent two reminders.
Interviewee 03 – Pam	Yes	The participant was a senior person in the credit team and required clarity around the e-interview schedule and the number of questions that would be asked. When reminded to respond to the e-interview schedule, the participant responded by email saying that she needed time to go over their answers once more.
Interviewee 04 – Tom	Yes	As a project team member, the participant was keen and curious regarding the study and that it revolved the credit system he contributed to building. Post the discussion, he suggested a timeline of two days to respond. However, a reminder had to be sent in order to get a response.
Interviewee 05 – Ben	Yes	This individual moved the meeting discussion once due to urgent system requirements that needed his attention. After agreeing to participate, he was sent three reminders and then he requested an extension via email. Whilst in the process of answering the e-interview schedule, the participant emailed the researcher requesting her to call him. When she contacted him, more clarity was required around banking literature and answering the questions from a financial or project perspective.
Interviewee 06 – Rob	Yes	This participant was a senior person in the team. he needed clarity on a follow up question sent by the researcher on email which focused and needed elaboration on the individuals themselves..
Interviewee 07 – Lee	Yes	This individual was the person to initiate and see the strategy through and was very excited to form part of the study. It was difficult to arrange a meeting given his commitments. In his response, he confirmed that if the researcher needed any more clarity or understanding, she would be welcome to call. The participant also required an understanding of the same follow-up question, highlighting again that the question required them to think about themselves.
Interviewee 08 – Ray	Yes	This participant was hesitant to accept the meeting invitation and wanted further details of the study. The researcher provided a

Name (Anonymised)	Signed off interview schedule and informed consent	Researcher's reflexive notes
		background, confirmed that the questions were not technical and that participation was not obligatory. The participant then agreed to the meeting and thereafter, the study. He had to be reminded twice to return the schedule.
Interviewee 09 – Jim	Yes	This individual cancelled the meeting twice and was difficult to get hold off at the office. He was sent three reminders and called to apologise before he responded.
Interviewee 10 – Joy	Yes	This participant was a leader and suggested that the results be presented to the executive committee eventually for them to understand what had gone wrong or right during the implementation of the system and what they could do in other strategies if this came to light in the study. No reminders were sent, however, the participant did request an extension.
Interviewee 11 – Jabu	Yes	It was difficult to arrange a meeting with this participant and all correspondence went via the participants Personal Assistant. Given the participant's leader position, questions regarding the benefits of the study from a social and organisational perspective were raised.
Interviewee 12 – Mia	Yes	The participant was appointed in another role just before the commencement of the study. It was challenging to try and get her to attend a meeting. Even after agreeing to the study, she could not find the email with the e-interview schedule. The researcher had to resend the schedule. Thereafter, she required an extension on the submission date, which the researcher agreed to.

Source: Researcher's compilation

The researcher pre-coded the data source first by populating an excel spread sheet with a breakdown and grouping of questions and answers. The transfer of data then went from Excel to Microsoft Word (Annexures 18-29) to ensure that the data were 'readable' and therefore 'code-able' in ATLAS.ti 7™. The excel sheet also enabled the researcher to gain a 'one-pager' bird's eye view of the sense of the data and to check that correct responses were aligned to the questions, and who responded to which question. The data were then input onto ATLAS.ti 7™ as the first hermeneutic unit

and after three cycles of coding, were more refined and clarified resulting in 84 codes, some of which were a *priori* reasoned (through using prefixes (Friese, 2014). The researcher found groundedness and strength in coding correctness and gained a sense of the integrity of the codes. Four codes were almost duplications of other codes, and one code was deemed irrelevant. The researcher herself paused to carry on making sense of the data which were reviewed and she was guided by her supervisor, who is an experienced coder and second coder.

Once all codes were reported from ATLAS.ti 7™, the researcher followed a cognitive intellectual exercise by stepping back from the technical side and seeing the data holistically. This included the links across and within the data. The second cycle of coding involved analysing the data on hard copy and inductively reading back to the questions for meaning, making notes, highlighting text and colour-coding the codes which linked back to the relevant questions. Thereafter, some changes were made and the researcher systemised the codes. The researcher also reflected on the theoretical lens of s-a-p and how the coding related to the concepts within this lens. The final code book is discussed in the summary section.

A record of each meeting request, the participants' acceptance, the time of the meetings, the electronic or hard copy receipt of the informed consent forms, the sending and receiving of the e-interview schedule', and reminders sent were all documented in a tabulated format on an excel spread sheet for thoroughness and for record purposes.

- **Documents**

In terms of the document reviews, the documents used can not be included as part of the document analysis or in HTML format due to confidentiality of the bank. Instead an "all codes and quotations" output from ATLAS.ti 7™ has been included from the evidence reviewed (Annexure 4). The coding outputs represent the researcher's evidence of coding which was integrated for comprehensive and honest data. Additionally, document analysis amounted to a secondary data source as well as a secondary data journey. The e-interviews were the launch pad into the document review. The researcher started with the document review (see Annexure 5 for a write up of the documents selected) based on the existing code book derived from the e-

interviews, with a sense of priori reasoning looking at the documents, with instances of inductive coding.

Using document analysis (Bowen, 2009), the data derived from the online e-interviews were laminated and crystalised (Ellingson, 2009). Documents were labelled according to the date, converted into PDF and input onto ATLAS.ti 7™ as a second hermeneutic unit. Two hermeneutic units were kept for ease of reference, clarity and confirmation of the data. According to Bowen (2009), predefined codes can be used, particularly if the document analysis is accompanying other research methods applied in the study. This was apposite in this study. The researcher followed this cue. The code list from the e-interview hermeneutic unit in this study was imported into the documents analysis hermeneutic unit and 41 codes collectively, both new and imported, were formulated (see Annexure 4).

- **Summary**

To note, the first cycle of coding in both hermeneutic units followed descriptive coding which was a straightforward method that categorises data at an elementary level to give the researcher an overview and comprehension of the study (Saldaña, 2016). The researcher also made use of paper-based coding, using diagrams, post-its and direct paper-based annotating to enhance reasoning in both methods of data gathering. The researcher felt a need to be closer to the data and needed the hard copy 'viewing' ability to better conceptualise the data. The second cycle of coding extracted meaning through focused coding, to develop themes and categories, driven by the accumulated reasoning to this point and the enabling role of CAQDAS (Sinkovics & Alfoldi, 2012). Codes were sorted into themes and then categories and linked to the main research question and the sub questions. The researcher first pre-coded the e-interview and document data by tabulating it on an excel spread sheet and then converting it to a Microsoft Word document (Annexures 30-31).

When statements or issues surprised or intrigued the researcher, she coded inductively and at times coded in vivo when the phrase was profound and sharp. As indicated above and in Chapter 4, the researcher coded utilising both ATLAS.ti 7™ and paper-based coding (Saldaña, 2016) in order to create a coherent, transparent analysis unit, to systemise the data and for ease of iterations within the coding cycles

(Frieze, 2014). ATLAS.ti 7™ also enables ease in following Saldană's (2016:14) logic. Codes were then refined, cross checked and stabilised into a researcher's code book (Tracy, 2013). The diagrams that follow, present the firmed-up cycle of coding (researcher's code book), that provided the basis for the onward analysis.

This section (5.1.3) is presented in three separate headings (Data to Codes; Themes to Categories; Categories to Codes), in order to give the reader a comprehensive overview of the flow of the analysis. Saldană's (2016:14) layout is modified in that the research makes the **themes** become the main headings in the discussion of the data (to contribute more strongly to the narrated interpretive flow and for the reader to have a sense of what analysis is reached at a more composite level). Categories, while being the building blocks, for the purposes of this presentation, are subsumed under the themes. For ease of reference, therefore, the diagrams that follow trace this logic: the flow from code book to themes, with the categories shown as the sub-branches of the themes. The researcher's interpretation is, to a limited extent, altered from Saldană's (2016:14) presented horizontal streamlined logic process. However, the researcher found this method preferable for the effective interpretation of the data for the purposes of presentation and analysis as graphically summarised later on in the chapter.

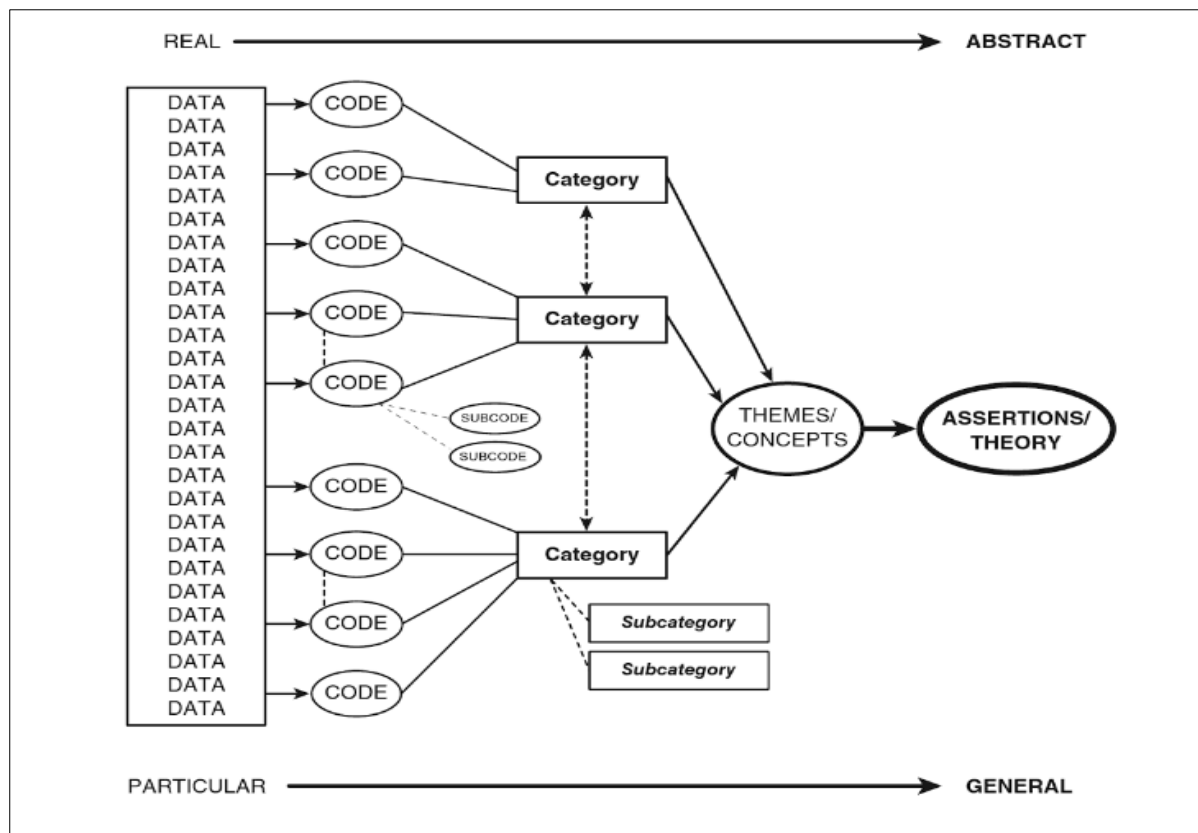


Figure 5.2: A streamlined codes-to-theory model for qualitative inquiry

Source: Saldanã (2016:14)

- **Data to codes**

Following Sandelowski (2009), the sources of data (only the number of e-interviews and documents) was quantitised, therefore substantiating evidence sources through the rhetorical appeal of numbers, and their association with accuracy and rigour. Through quantitising the data, reduction and amplification of the data (Sandelowski, 2009) were possible as well the extraction of meaning from the qualitative data.

This also provided the numbers of codes derived from each source, reflective of the strength of the data and ultimately accounting for all the raw data. This does not replace any qualitative integrity, but, instead serves to provide a thorough treatment of the data. Figure 5.3 breaks down the codes that were extracted, some of which were layered from the e-interviews onto the document analysis.

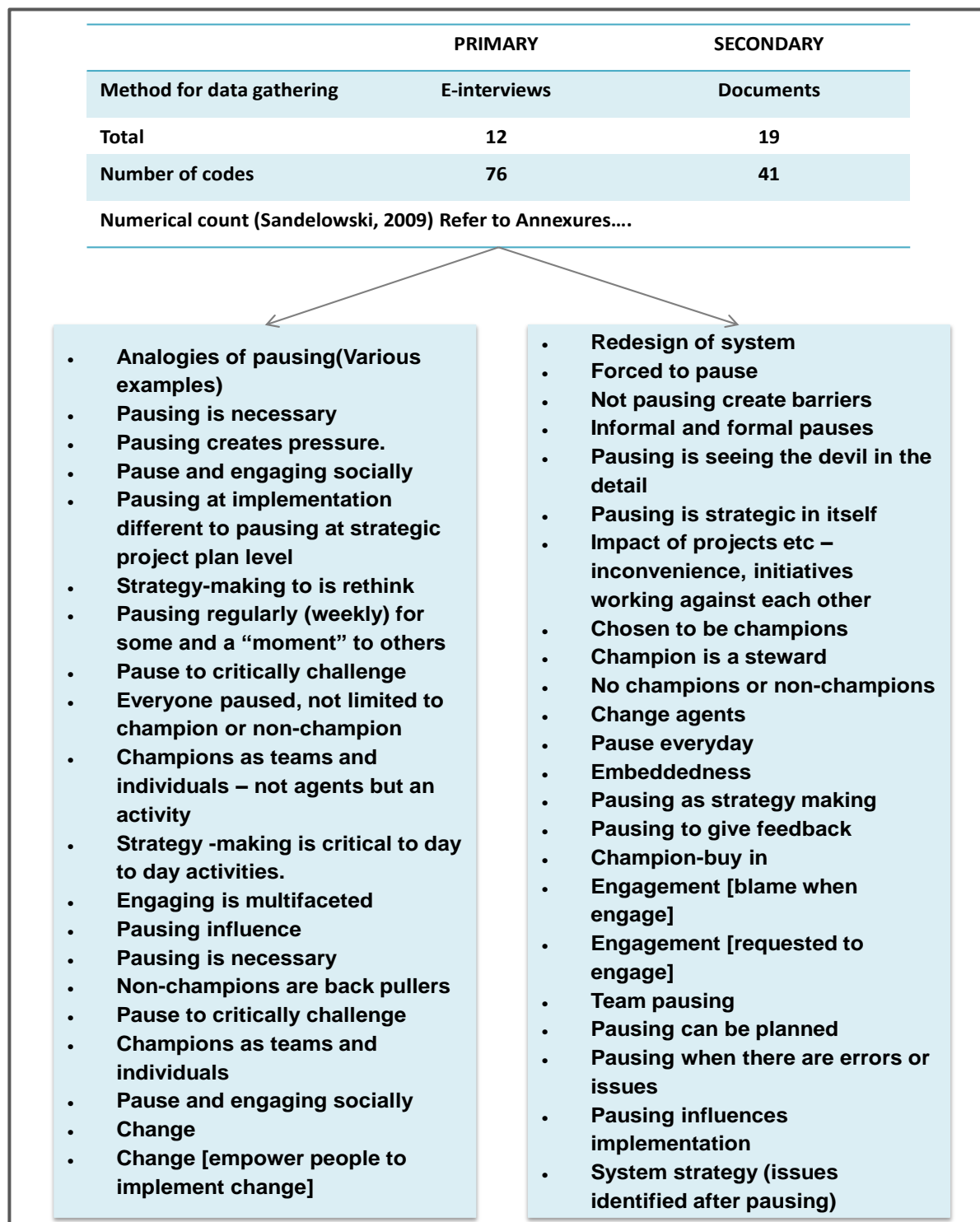


Figure 5.3: Data to codes

Source: Researcher's compilation

- **Themes to categories**

The researcher, through iteration, immersion and absorption of the data, constructed four key themes (a-d below) shown below. These levels shuttled between categories and codes and after condensing eight meaningful categories (see branches of a-d), the researcher had a line of sight into the themes. This was not a clear-cut process, but instead entailed a number of diagram exercises, clustering ideas and re-arranging and re-thinking of the logics and levels. These themes are discussed later in the chapter (see Section 5.3.)

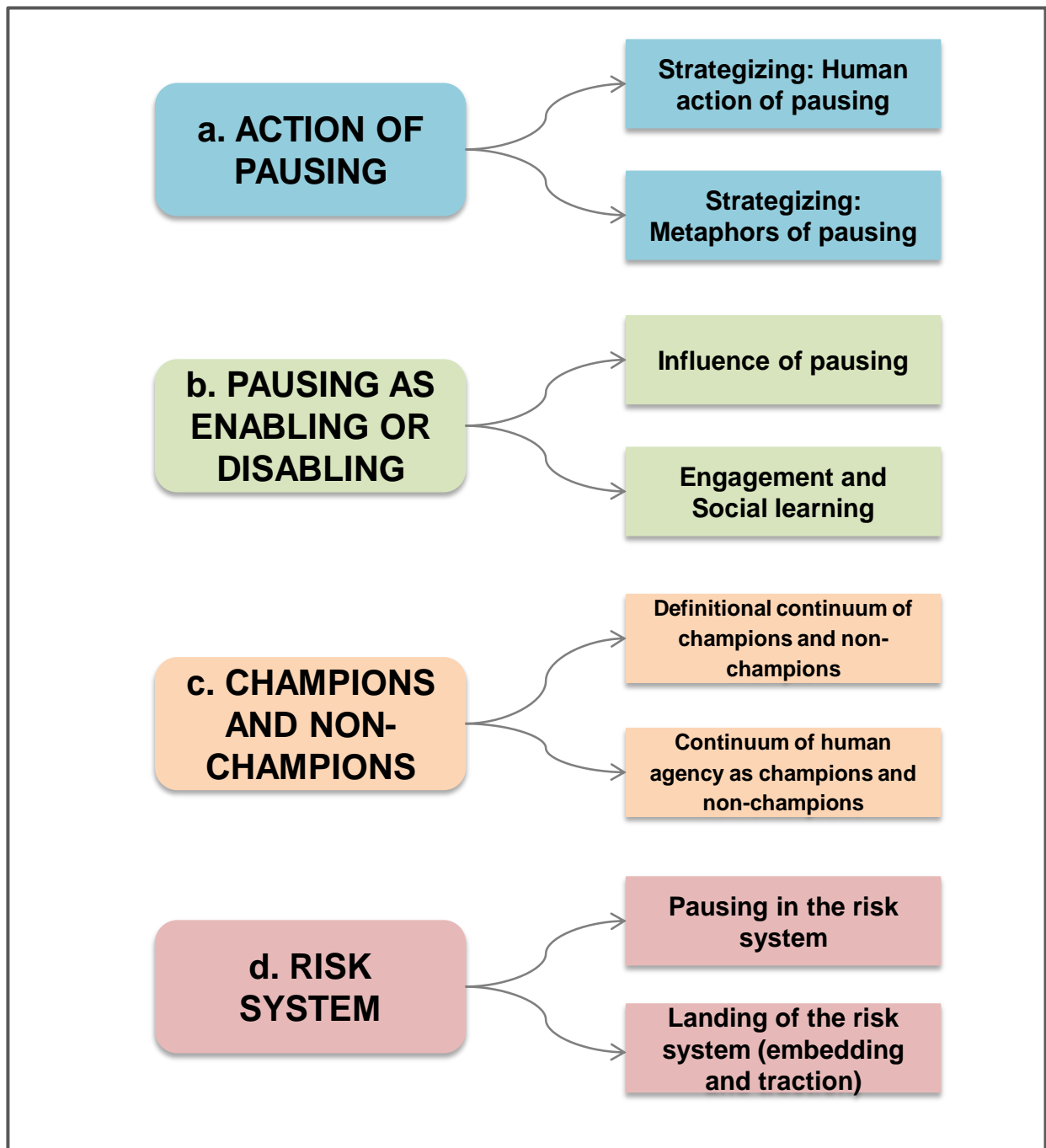
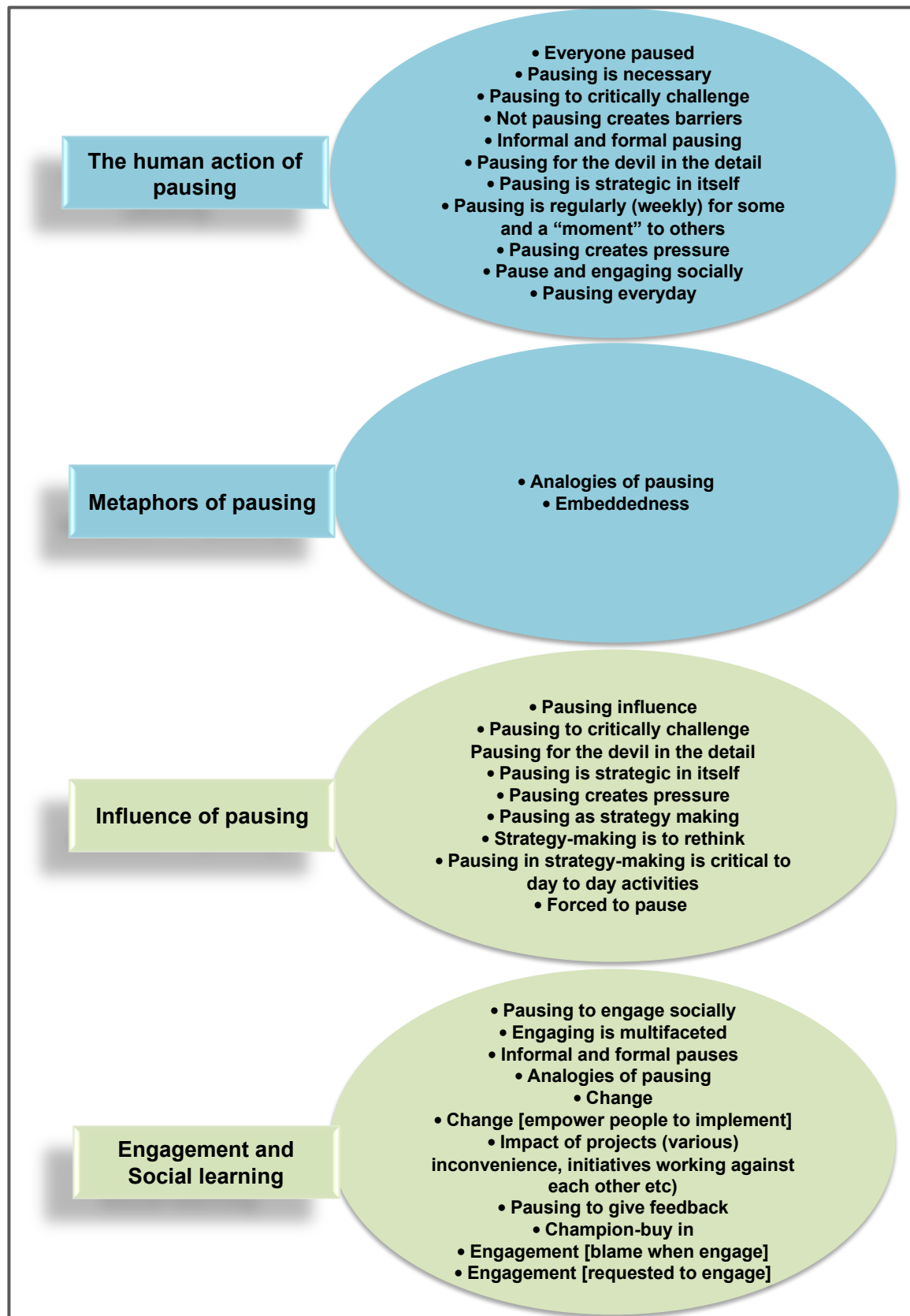


Figure 5.4: Presented as Themes to categories, derived from iterative process

Source: Researcher's compilation

- **Categories to codes**

In extension of the previous figure, the codes have been foregrounded into the eight categories, as represented below. As per Figure 5.4, the category titles have been abbreviated and then altered for focus in the theme-based section.



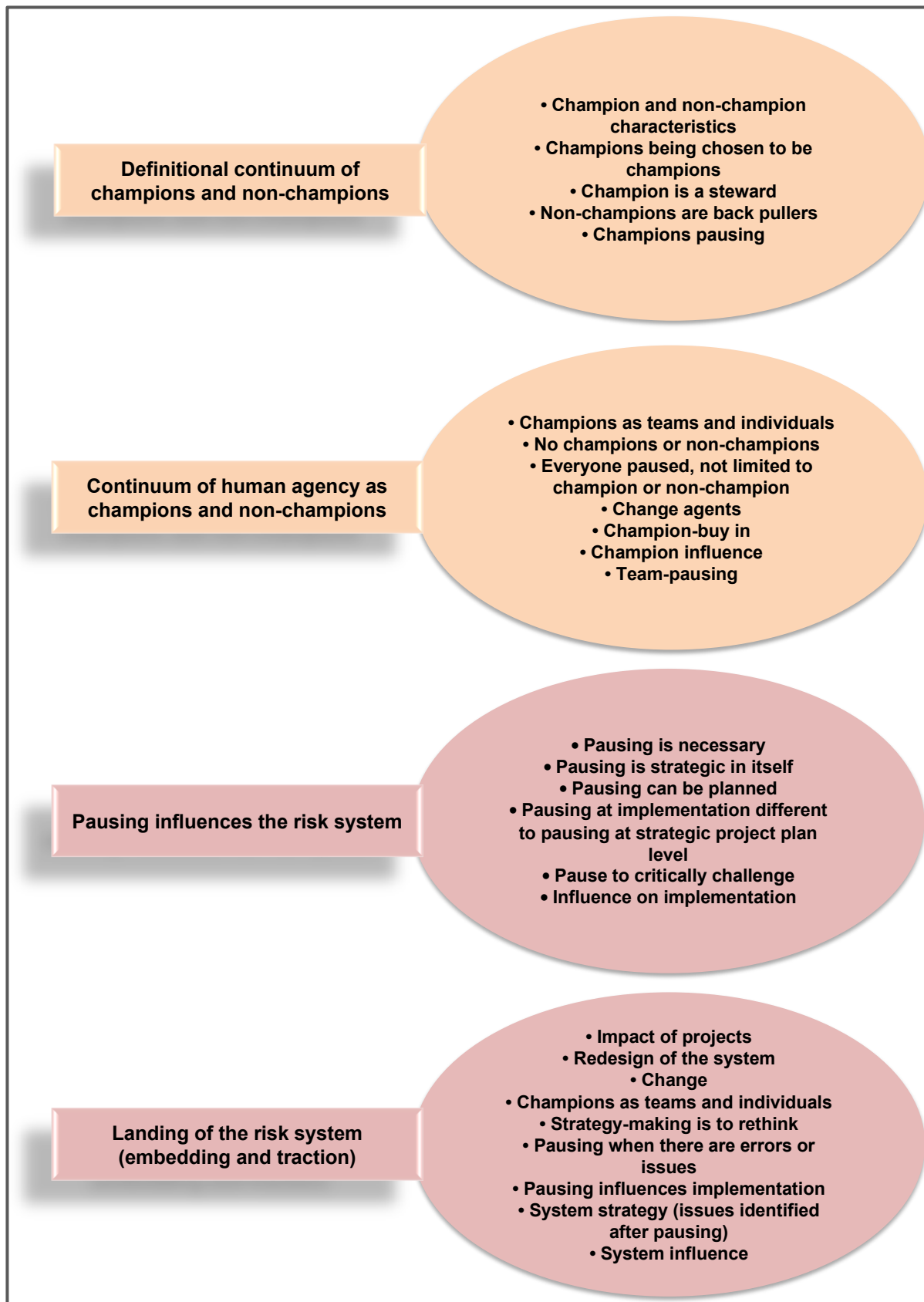


Figure 5.5: Codes to Categories but presented at aggregated level as category to codes

Source: Researcher's compilation

5.3 DATA SUMMARIES AND CITATION OF DATA

To maintain the data driven stance of the researcher, the data were initially oriented using three guiding principles, as demonstrated graphically below, and thereafter, expounded on and discussed briefly:

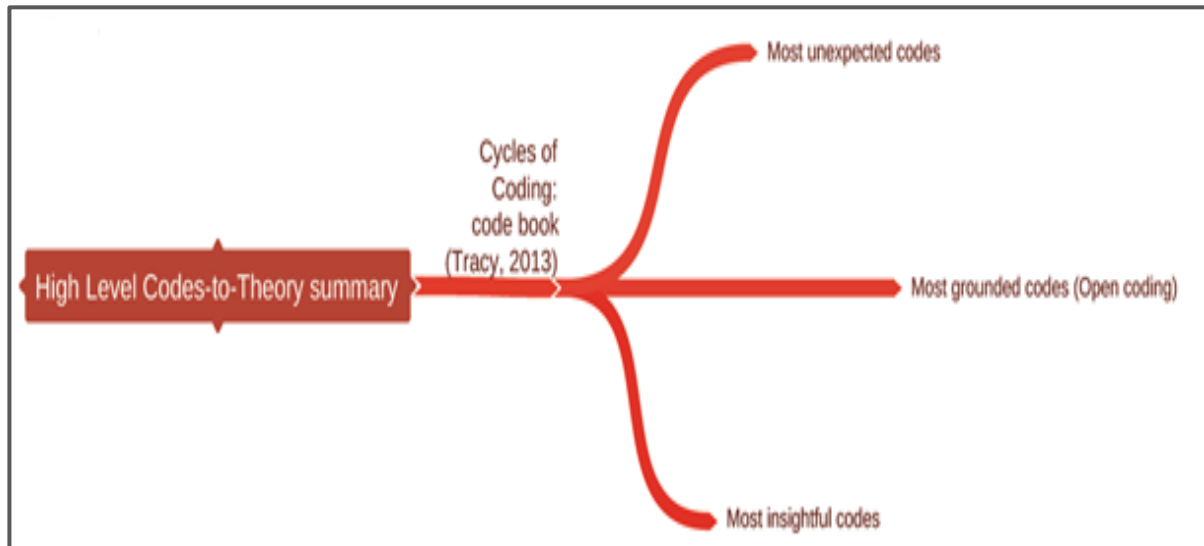


Figure 5.6: High level data summary

Source: Researcher's compilation

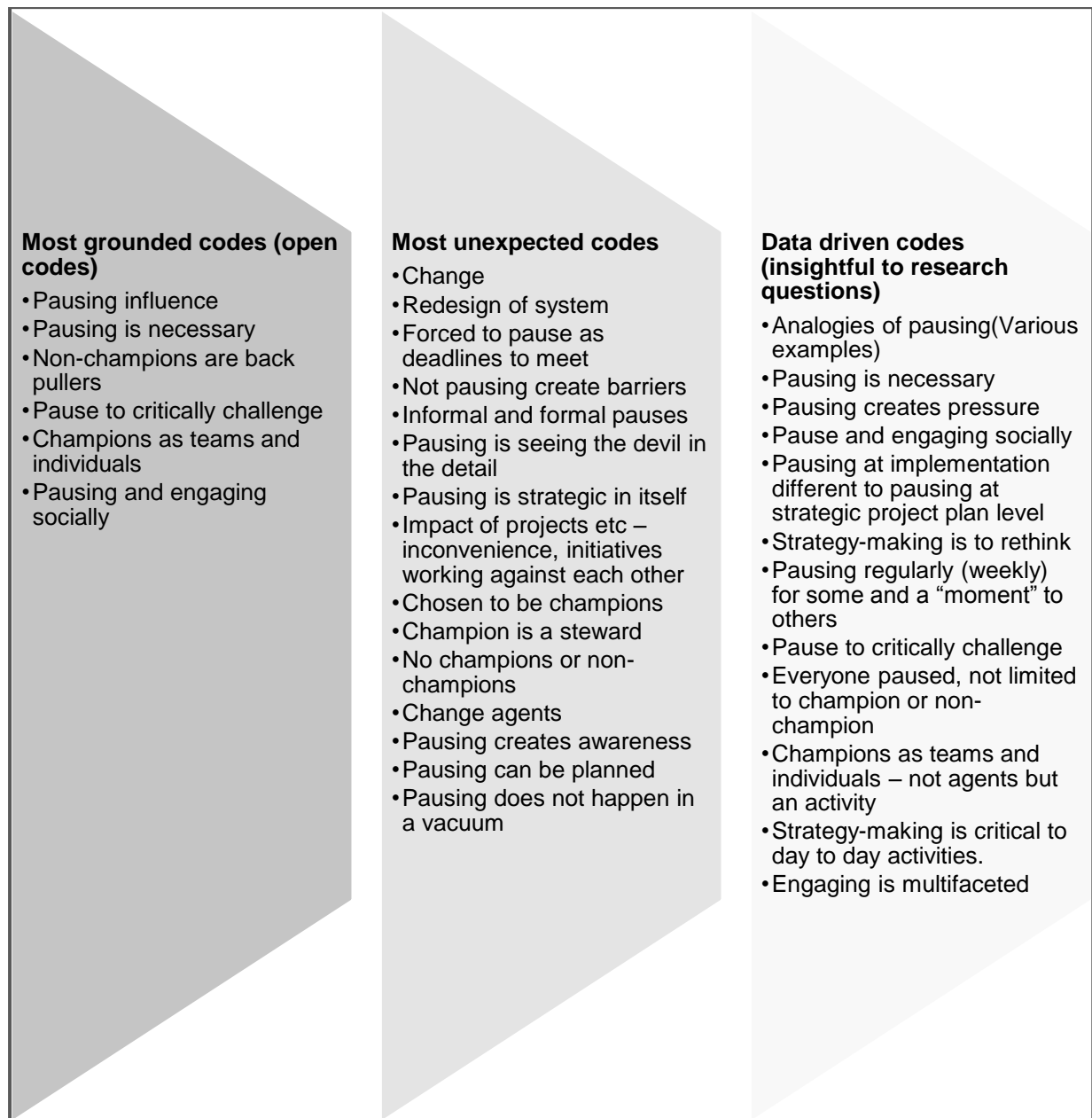


Figure 5.7: Data summary on codes

Source: Researcher's compilation

- **Initial orientation to data: Most grounded codes**

The “grounded” codes have been constructed based on deep contextual, meaningful, and intricately related, data that arose. Leading up to the aggregate interpretation of the data, the researcher presents a short discussion of the codes, as a starting point for the deepened thinking expressed in this chapter.

Instances of pausing (refer RQ) were thick in the data and therefore, the pausing lens is scrutinised. Bailey (2013) maintains that pausing can result in a paradigm shift if one has to stop, reflect and take the time to understand. Similarly, within the data, the following six pausing manifestations were also offered, allowing for critical thinking (pausing is 'critically to challenge'): unpacking elements, assessing, reflecting, identifying and dealing with frustrations, and seeking understanding.

More significantly, it is a necessary action (pausing is necessary). Cashman (2012) states that pausing enables analysis and reasoning, which are ultimately impactful and influential. The data echoes these concepts by highlighting the influence of pausing (pausing influence) through enhancing transparency and effectiveness; where fluid and relevant strategic decisions can be made. These logics are in line with Cashman (2012) who proposes that by pausing to generate interruptions, opportunities to engage surface and encourage team practitioners (pausing and engaging socially) to challenge the status quo.

Through the lens of championing (refer SQ1), Thomas and Ambrosini (2015) describe championing as the degree to which a strategy is being steered by a specific individual through the implementation process. Contrarily, the data present champions and championing activities invested, on a continuum, within individuals and teams (champions as teams and individuals), the latter giving insight to a collective and shared effort. Howell and Shea (2006) link champion behaviour to influencing team performance outcomes through engagement to obtain information and resources for the team and to organise and share information with team members, who in a sense are already champions within the team.

- **Initial orientation to data: Most unexpected codes**

The set of codes that emerged in this structure were not anticipated or "expected" by the researcher. Each of these codes (figure 5.7) inadvertently emphasise some seminal work of the relevant theorists or added new value and knowledge to the under-recognised action of pausing. Thompson et al. (2013) contend that some industries are characterised by rapid change (change) which requires companies to quickly modify their strategies; therefore, the life cycle of a strategy is in fact concise. Circumstances may change, for example, there may be technological breakthroughs

that occur requiring major strategy amendments. The data reveal that change is an important element for business growth, hence, pausing through the very people designated to aid change (change agents), also brought about a complete redesign of the system from a technological perspective. This allows the organisation/programme to keep up to date and relevant. Intriguingly, the research shows that pausing can be informal or formal (informal and formal pauses,; pausing can be planned) and is strategic in itself (pausing is strategic in itself) and creates awareness (pausing creates awareness). Coinciding with this finding, Schön (1983) contends that reflection is measured (planned) or even an unplanned manner of strategy-making. The latter implies, then, that pausing is strategic. Dewey (1933) also suggests that by pausing and thinking out the problem, practitioners are strategising. The data (through the documents) also emphasise that pausing does not occur in a vacuum (pausing does not happen in a vacuum) and is expressed through demonstrations, graphs (showing gaps in the project), questionnaires, metaphors, presentations, workshops, data dashboards, and showing strategy by numbers. Contrary to Thomas and Ambrosini (2015) stating that individuals champion through choice, the researcher uncovered in the data that some individuals were selected for championing (chosen to be champions), whilst other participants did not distinguish or observe either champions or non-champions during the course of implementation of the system.

- **Initial orientation to the data: Most insightful codes**

The construction of codes as “insightful” is based on two main theorists and their treatment of the reflective practice, interpreted by the researcher as contributions to the idea of pausing. Drawing on Schön (1983) who suggests that pausing, from a social learning perspective, is a step-back reflection action and an under-recognised routine, the researcher discerned that the data strongly reveal pausing is a necessary action (pausing is necessary); yet it creates pressure on practitioners to put in more time and effort (pausing creates pressure) to engage socially. At the level of strategy-making, it enables practitioners to rethink (strategy-making is to rethink), says Schön (1983), while the primary sources present it as a challenging and frustrating time, while still confirming the rethinking. Raelin (2007) endorses that reflective practice is seldom practical or likely in this day in age as practitioners are generally socialised to

be people of instant action and not reflection. Notwithstanding this contention, the data suggest that some practitioners paused regularly, whilst others experienced pausing as a rare moment (pausing regularly [weekly] for some and a “moment” to others). Pausing occurs through engaging (pausing and engaging socially) not only on a social platform, but engaging in itself can be multifaceted (engaging is multifaceted) and takes the form of negotiation, website, updates, direct engagements, partnering and planning, training and support. This suggests pausing through engagement can be done through various channels, and that it is not necessarily a passive construct, but involves diverse actors and actions.

The researcher found that working through these initial clusters enabled her to work with a sense of covering all the bases: namely what is interesting in the data, what is strong in the data and what in the data has an integral link to theory and made the research more meaningful from an all-encompassing view.

Section (d) that follows was excluded from figure 5.7, as it is considered an important precursor to theming from the raw data and relevant to the presentation and analysis discussion of the themes at a high level. The section explains the codes that drove the formation of the specific themes and their underlying categories.

- **Initial orientation to data: Codes invoked when considering the theme level of data**

Certain codes at a high level were strong enough to drive the culmination of sound themes to answer the main research question and sub questions. The action of pausing was centred around what pausing actually is from a human and social perspective and based on the work of Schön (1983), Raelin (2007) and Cashman (2012) (everyone paused; pausing creates pressure; pausing and engaging socially; embeddedness); the frequency of pausing (pausing regularly; pausing everyday); how pausing occurs (informal and formal pauses; pausing can be planned) and why pausing takes place (pausing to critically challenge; pausing to see the devil in the detail). Pausing as enabling or disabling was constructed through deliberation of the impact of pausing as well as through engagement and social learning by champions and non-champions. The researcher, using Cashman’s (2012) offerings on pausing, considered codes that distinguished pausing and its influence: pausing

creating pressure; pausing as strategy-making and being forced to pause. In terms of engagement, the data reveal that pausing through engagement can be multifaceted, engagement entails change and the empowerment of people through change, there is also engaging with the impact of projects and pausing to give feedback.

The champions and non-champions theme was principally affiliated to Mantere's (2005) work from a characterisation perspective. The researcher found that the data resounded with Mantere (2005) in terms of definition and also on a continuum basis. This was something novel revealed by the data of the current study. Therefore, champions and non-champions did not seem to have a fixed role, but, as per the definition of continuum, there were changes in the persons who assumed championing roles, as well as in the styles of the practitioners where they took on aspects of championing or non-championing roles in real time. These were gradual and micro incremental shifts that happened on an acting on "choice level" by different people. Codes included champions being chosen, champions as stewards, teams pausing and everyone pausing. From a human agency standpoint, championing through teams and individuals, change agents and champion buy-in were foregrounding codes. The study also proposed making an applied contribution to the theme constructed around the risk system. Pausing and its influence on the risk system's implementation (pausing is strategic in itself; pausing at implementation is different to pausing at strategic project plan level) and how the risk system was embedded are codes that were probed to make the applied contribution.

5.4 RESPONDING TO THE RESEACH QUESTIONS

5.4.1 Interpretation through theming the categorised data (higher level analysis)

The analysis of the data was carried out on the foundation of the distinct bank context, as described in Chapter 3. The researcher deliberated on all coded data searching for noticeable trends and patterns. The researcher, in the review process, re-read the data with the purpose of ascertaining which relationships existed between other data and within the coded data. It is noted, that after the second cycle of coding in ATLAS.ti 7™, the researcher cognitively changed some of the codes, based on the

review of the codes and quotes after a holistic review. The further cycle of coding was driven by a paper based (manual) analysis.

As the researcher developed each theme, she made sense of the data and presents it as an interconnected narrative. She worked through the progressive stages from coding cycles to category cycles to theming cycles. This represents a developing focusing on the data as well as a data consolidation and sense-making strategy (Sinkovics & Alfoldi, 2012). She considered the changes that arose from the cycles through sense-making as progressive (Spee & Jarzabkowski, 2017). Through continuous reading of the literature, the process of data reduction and conclusion, and confirmatory corroboration (Miles & Huberman, 1994:10-11) was facilitated across the themes. This meant that the researcher could always, using the data, refine, focus or adjust the themes when necessary.

Moreover, the interviews were also read and analysed by an independent co-coder (Annexure 32). Chapter 4 explains the involvement of the independent co-coder. She did not review or evaluate the literature on which this study is based before she commenced coding. As such, the codes identified through the inductive approach of the independent coder were not determined by profound theoretical insights into the topic nor do they correspond to any pre-existing coding ensemble. The researcher and independent coder worked together and qualitatively corroborated on the codes and findings (Barbour, 2001). The independent coder presented her interpretations and analysis in a tabular format, highlighting codes, quotes and explanations. The researcher then considered the data and reciprocated with codes found to be similar to the independent coder's explanation of codes. The coder then agreed or provided different codes and ideas to the researcher for consideration. The researcher found that some codes were similar but worded and interpreted differently by the coder. The researcher considered comments made by the coder through the analysis. This process is consistent with Barbour (2001), who advises that multiple coding should not be a technical exercise, but, instead, should embrace meaning-making. The second coder could not code the documents owing to the ethical requirements of confidentiality. The researcher understood this to be appropriate and applied the second coder's views to the document review as a confirmatory step.

The interpretation of the findings is based on themes that prevail in the e-interviews and document analysis, inter-woven into the literature for meaning-making. Further, to authenticate the findings, the declarative statements from the data are transparent. The researcher's analysis is supported by the use of illustrative quotes that best express the key themes. The researcher also quantitised some of the data to present key ideas through tabulating it to simplify the complexity of the qualitative data (Sandelowski, 2009).

5.4.2 Recap of the research questions

All through the study, the researcher delineated the thread of the main research question (RQ) which was reinforced by two sub-questions (SQ) as per Figure 5.8:

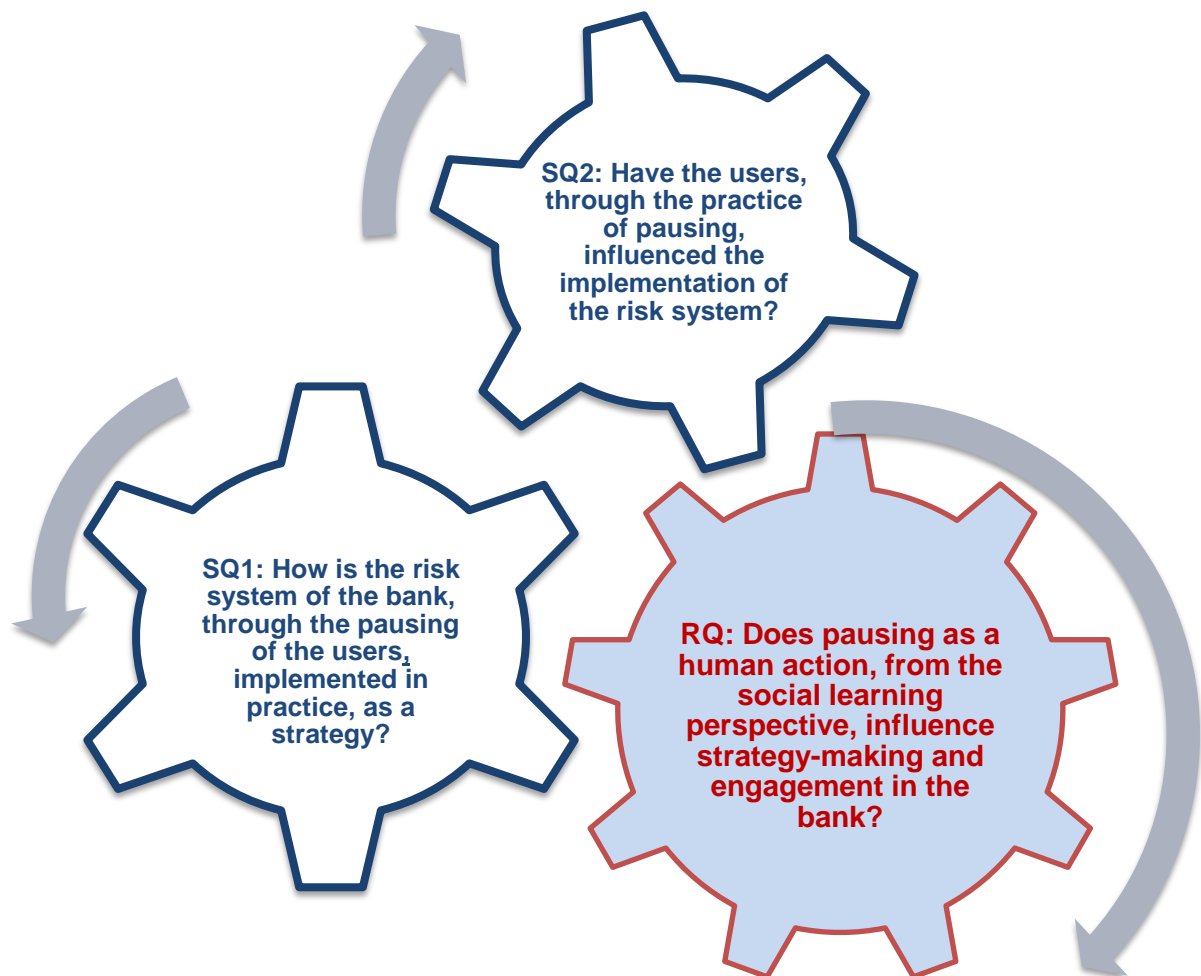


Figure 5.8: Research and sub-questions

Source: Researcher's compilation

The researcher drew on all key fundamentals of the theoretical framework which include s-a-p, champions and non-champions, engagement, change and influence to discuss the themes and main outcomes of the study (refer Chapter 3). She crafted eight fundamental categories, each linking to the respective components of the research problematisation (RQ). Using Saldanã (2016), the researcher used categories to build themes and then themes that build up to the research question.

As discussed in Chapter 1, the study focuses on two gaps, the applied and theoretical gaps. To address these gaps of pausing as an intangible under-theorised practice, the study sought to resolve whether pausing as an action, during the implementation of the risk system (through an applied setting), enabled or disabled champions and non-champions within strategy-making. Once disabling or enabling factors were established, the researcher assumed an influence on strategy-making and engagement in relation to the risk system. The study strove to understand how pausing as a strategic practice brings value-adding or -diminishing dimensions to strategy-making and how it affects engagements from a social perspective.

An interpretive discussion ensues and is structured according to themes, as explained previously. These themes expound on the source text and original voice of the participants through codes that foregrounded the study. This pathway is shown in Saldanã's (2016) model which has been adapted by the researcher and is creditible for qualitative studies. The following reference system has been used to report the qualitative data where verbatim data extracts are presented in italics:

Example: **Annexure 3: 12**, where:

- Italics for the verbatim quotations
- **3** represents the Annexure being referred to
- **12** represents the page number in the Annexure where the data can be found

Therefore, before the details of a pragmatic and theoretical set of findings (contribution of the study) is laid out, each theme is signalled (Theme 1-4) at an aggregate level to demonstrate the nub of analytical thinking. The categories comprising the themes are also shown as branches and thus, this high level summary informs the narrative discussions.

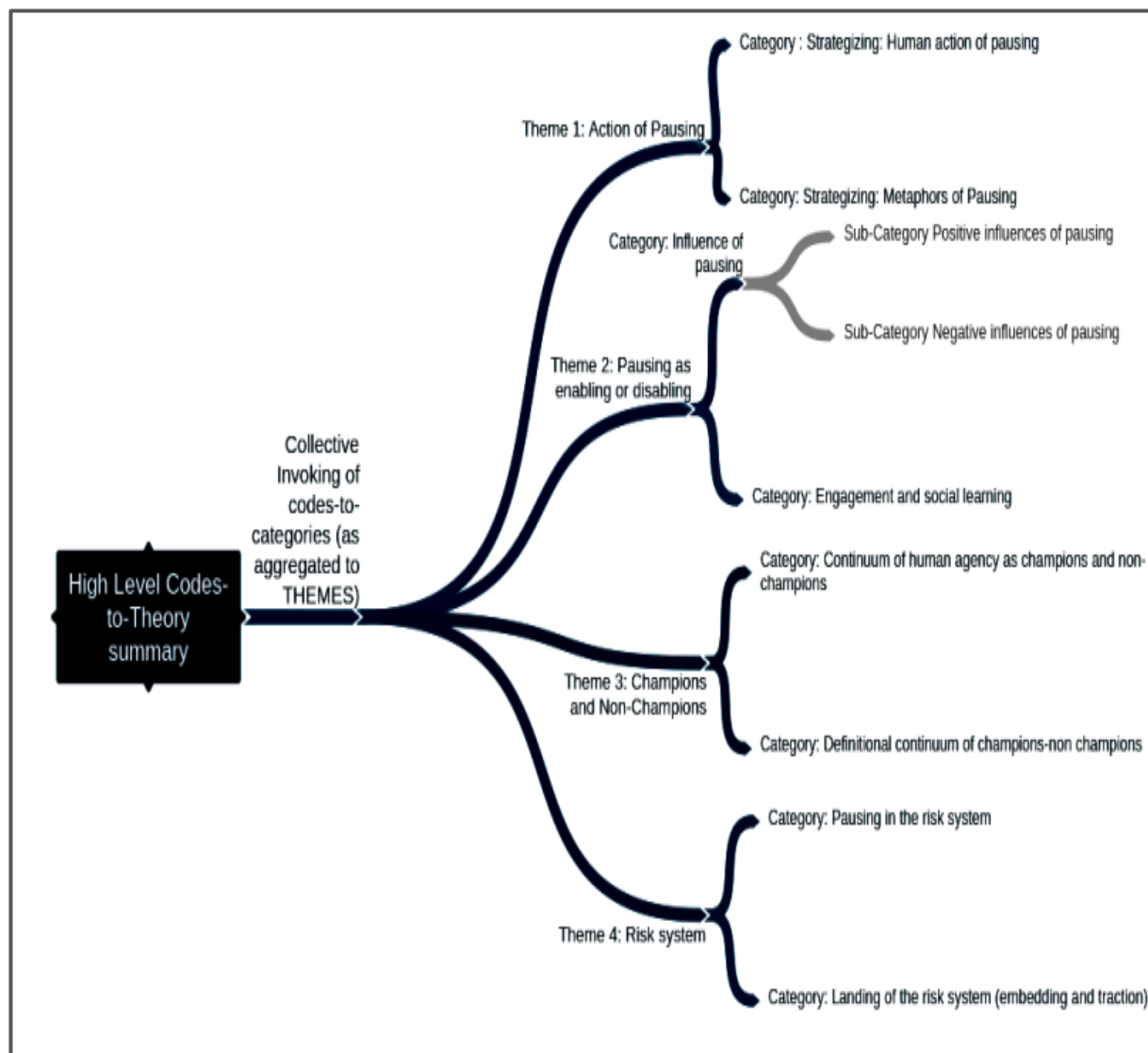


Figure 5.9: High level themes and category summary

Source: Researcher's compilation

5.5 RESPONDING TO THE RESEARCH QUESTIONS THROUGH THEME-ING

5.5.1 Theme 1: Action of pausing

Following on this adapted construction of the model (Saldanã, 2016:14), the first theme (figure 5.5) set out to describe pausing as a strategic action within the theoretical angle of s-a-p. Based on the empirical data and overlay of the theoretical tenets, '*the action of pausing*' (Theme 1) will be aggregated through two categories **strategising: human action of pausing** and **strategising: metaphors of pausing**. This theme, as expanded below, is a contribution to the central research question's

contribution to knowledge. The categories are first outlined and then a composite summary of each theme is presented.

5.5.1.1 Category – Strategising: Human action of pausing

From a sociological perspective, strategy is a social practice which, similarly to marriage or war, has several components and implications (Whittington, 2007). The main feature of strategy is that it applies to humans and their activities. The practice disposition shifts the organisation from the central focus point and instead recognises practitioners as having backgrounds, interests and effects that are more than just organisational. Practitioners are human, oftentimes striving to realise their own purposes, in and beyond, their organisational life (Whittington, 2007:1579). In defining human action, as Whittington (2007:614) explains, practice theorists cling to individuality by declaring another sense of practice: people's authentic actions in practice which are tightly coupled with the human action that this study examines. In practice, human practices or actions are pursued in rudimentary and sometimes unassuming ways, depending on the necessities of the situation.

In terms of Bourdieu's (1990) concept of habitus, the characteristically unconscious integration of social norms into ordinary human demeanour gives rise to manifestations of human behaviour, such as social mores and conscious or instinctive human actions. Pausing, as defined in this thesis, would be one such action. De Certeau (1984) insists on the importance of the way things are done and not just what is being done, highlighting that the 'way' of something requires close attention. The actions of humans, therefore, as working/strategic practitioners, cannot be disconnected from society, because the guidelines and resources that society furnishes are critical to their work-based action. Society is, in turn, itself moulded by this same individual human action. This interrelationship between action and the sociological realm is a key aspect of this study. This category was therefore chosen with the centring of the human as the creator and carrier (Whittington, 2006) of the notion of pausing as a strategic practice. In centring the creative human in pausing. Cashman (2012) speaks of pausing as holding creative power in reframing and refreshing organisations' missions. He further argues that pausing, as an element of life, is people-centred (Cashman, 2012:5). In this sense, strategy is doing, people do s-a-p which is an intensely human activity. According to Vaara and Whittington

(2012), human activity and the social structure of human agency link together in practice. Practices – in this case, pausing – are sub structures that are hidden but have a significant effect. The elements of human action, pausing within sociological groundings, therefore build towards the themes and assertions of the research puzzle.

In determining the key codes that echo pausing as a human action, the researcher first established empirically why people pause. A combination of the sample group indicated that pausing was a necessary action as reflected in these verbatim quotes: (Annexure 3; 22) *to reflect and give guidance to future steps as it allowed time to contemplate how processes could be improved to simplify interaction* with the risk system. Pausing, Jabu stated that gave people the opportunity to *critically challenge* how things were being done (Annexure 3; 42). For the academic puzzle, fascinatingly, the e-interviews and documents show that pausing occurred due to the *devil in the detail* (Annexure 3; 27, 42) and *deep dives* (Annexure 4; 4), undertaken emphasising both the depth pausing can invoke and pausing for specifics. Rob elaborated *deadlines therefore force the need for pausing* even more and *without pausing regularly, the detail would be missed and deadline not reached*. In claiming this, Rob also felt that *time constraints* resulted in a level of anxiety and that pausing created *pressure* on practitioners *to put in more time and effort on people and processes and go back to the drawing board* (Annexure 3; 22). The document review showed that in presenting updates to the stakeholders, **high level flight plans** and *overviews* were portrayed and not so much the intricate details (Annexure 4; 2). This contradicts the concept of details when pausing even through updates (Annexure 3; 27, 42).

Despite the pressure and anxiety, the texts show that the notion of not pausing – the converse of pausing (continuous, on-going, constant, to carry on) – also created barriers and negatively influenced the system strategy. Pam and Jim, for example, state that not pausing *jeopardised the adoption of the system* (Annexure 3; 34) because there was less communication between practitioners and this resulted in *errors; which were not necessarily picked up in the development stage* (Annexure 3; 35). Kim, validating the essence of this thesis, stated that pausing as an action is *strategic* (Annexure 3; 46) *allowing fluid and strategic decisions to be made* and that

it was a *strategic decision* that one made to *pause and unpack* the system (Annexure 3; 58). The independent coder (Annexure 32; 2) found that pausing is strategic, as the organisation itself has a lot invested in the implementation of the system irrespective of whether practitioners adopted it or not.

Pausing also arose as an act of engaging socially during strategising. In Joy and Ann's views, pausing is *active discussions to get different perspectives or opinions* (Annexure 3; 29). The research demonstrates that the timing of pausing can be *informal* (unplanned) or *formal* (planned). Lee distinctively refers to it as *formal major pauses with reviews (lessons learned) at the end of significant milestones* and *informal annual*, more embedded, *personal pauses* (Annexure 3; 54, 41). Raelin (2007) suggests that the practice of pausing in order to reflect is periodic, inferring that it may be sporadic and/or happen in cycles, negating the planning aspect of pausing. On the other hand, Cashman (2012) refers to pausing as a conscious and intentional process which partially echoes these participants' experiences of being forced to pause, as well as planning to actually pause. Given that pausing is essentially, and somewhat paradoxically (pausing being notionally connoted as being almost timeless), *driven by time and deadlines*, according to the research (Annexure 3; 53), there were various responses regarding the frequency at which pausing occurred. The documents suggest pausing happened *monthly* and *weekly* (Annexure 4; 17-18). Rob, however, stated that pausing happened *regularly* (Annexure 3; 54) and that pausing is *experienced everyday* (Annexure 3: 55) where *pausing on an individual level happened in small increments and cannot be labelled as only one big moment of pausing* (Annexure 3: 55). Refuting this idea of pausing not being momentary were Mia, Kim, Jabu and Tom, who declared that pausing **is** a *moment* that one takes to reflect and is a *brief period*. This suggests that it is short-lived and, indeed, momentary (Annexure 3: 54-55). From an educational viewpoint, and in corroboration with pausing being labelled as momentary, Linsin (2012) suggests that pausing allows one a moment to assess. He also states that there are no rigid instructions as to when, how regular or how long one should pause. Some participants also believed that pausing only happened when the risk *system needed to be tested and feedback had to be provided* or only *during implementation*, thereby limiting the occurrence of pausing to specific events or needs in the strategy (Annexure 3; 54).

In aligning pausing to individuals or teams, one participant felt *everybody paused* for different reasons (Annexure 3; 56). Others attributed the *developers* (project team) *and senior management* (leaders) to have paused (Annexure 3; 55-56) or *pausing* being *created by leaders* (Annexure 3; 56). Jim, on the other, hand indicated that the *project team paused less than the actual credit team in their thinking and actions* (Annexure 3; 56). Notwithstanding these diverse scholarly and field-based views on **the action of pausing**, this category might also be well considered by tapping into the metaphors of pausing which align to the sense of the unconscious in strategising and human-centred action, integral to s-a-p (Lackoff & Johnson, 1980:145-146).

5.5.1.2 Category – Strategising: Metaphors of pausing

Theoretically, the category focusing on: **strategising: the metaphors of pausing**, was structured around embeddedness and human agency as a web of practices or a cultural web (Vaara & Whittington, 2012). By locating agency in a comprehensive web of practices, the authors recognise the seminal structure-agency tensions of practice and strategy studies, and seek to legitimise the emergence in strategy-making, while also focusing attention on the more mainstream macro-institutional nature of practices. Therefore, although s-a-p is challenged for its micro focus it does validate itself through embedding strategised doings in the broader practices of societies (Whittington, 2007). The sociological perspective persuades researchers to ruminate strategy in all its forms, coupled with its being widely connected and deeply embedded in societies (Whittington, 2007). Through this lens, the minutiae of strategy are likely to have unanticipated, yet often contested, importance. What this amounts to, is that s-a-p uncouples the organisation so that people, practices and societies may be considered equivalents (Whittington, 2007:1578). Following Reckwitz (2002) and Sztopka (1991), the practice of pausing is an entrenched concept that may be operationalised at various levels, thereby moving fluidly through the exchanges and communications between the different levels in the organisation (Jarzabkowski & Spee, 2009), and even society. This category therefore, consistent with the central micro view of s-a-p, describes pausing as an embedded impression in the organisational life of the participants.

With the use of analogies, participants described pausing as:

- Ann: *pausing is akin to lying in a hammock on a beach and thinking; setting sail off to sea; flying in a hot air balloon for an aerial and solitary view; running an obstacle course in the Olympics*, Ann felt that, in conjunction with the preceding, pausing is a *hybrid of reflection, aerial view and determination of the obstacles that still must be overcome* (Annexure 3; 2).
- Mia: *listening to the calming sound of waves crashing against the shoreline* (Annexure 3; 3).
- Joy: *sitting on the balcony with one or two people looking at the dance floor* (Annexure 3; 3).
- Kim: *the act of pausing to me is similar to the activity of yoga and actively moving through life at speed but stop to do an activity such as yoga that requires a complete change in focus and pace* (Annexure 3; 3).

Similarly, using analogies, Henry (2011) states that pausing would mean stopping off at a bookstore for ten minutes on the way home or simply riding in silence in the car to collect his thoughts and relax. The use of the words *reality check* (Annexure 4; 18) in the documents was also insightful in describing pausing. Pausing also *took the team from a place of stress and anxiety, to one of calmness, focus and peace*, and reminded them of their purpose and achievements (Annexure 3; 22). These views highlight what the sociological outlook stresses: how work and societal activity is deeply embedded in its context – the bank (Whittington, 2007). Pursuing this line of reasoning, it would suggest, in the context of their work-based pausing, that the participants see analogies to broader societal spaces and the positively connoted values thereto. To follow a line of argument, therefore, pausing as an embedded action and, as a surfaced metaphor, can add depth or bring life to something (Linsin, 2012; Lackoff & Johnson, 1980) and this has implications for pausing within various contexts, and, in this research, centrally the strategy of the work place.

One such implication is that this category juxtaposes the now-surfaced formerly embedded views of pausing, together with the practitioner and the actual literal spaces of strategy practice. This juxtaposition opens up a novel view of strategic practices. Through leveraging everyday social experience, the practitioners may convey their covert conceptual patterns and thus give organisational meaning to the

complex workings of strategy and organisational practice (Lakoff & Johnson, 2003; Heracleous & Jacobs, 2008). In the case of these empirical metaphors uncovered, the 'acts of yoga' or 'having and an aerial view' show that pausing might well be seen as a way of entering a deeper or heightened consciousness (contemplation ideas; yoga; calmness; aerial view), within understanding strategy, of the inherent changes and tensions that are part of strategy. Indeed, these metaphors appear to point to pausing as a place of (necessary) escape from the intensity of practising strategy. Pausing, according to Cashman (2012), is an intrinsic principle that is available to practitioners, always there and part of who they are. Practitioners either knowingly resort to it, weaving it in their daily lives, or it comes to their rescue.

5.5.3.1 Composite discussion of theme 1: Action of pausing (made up from the two category is discussed above)

The practice-based perspective invites researchers to contemplate strategising as a human embodied action, centralising human collaboration. It therefore takes a different stance from the prevailing mainstream strategy research (Johnson, Langley, Melin & Whittington, 2007). Centring on the human practitioner and pausing as a social practice, the study suggests that practitioners, as human beings, tug on the common understandings and technologies (the risk system, in this study) of the greater social circle or context in which they function (Schatzki, 2001). Researching pausing in strategising, as a human experience that is lived and breathed, in contrast to a reported experience, helped the researcher's contribution to the under-recognised but omnipresent and intricate nature of the emotional ambits of human communication (Samra-Fredericks, 2013) and the emotional dynamics that drive organisational processes by influencing interpretation (Suddaby et al., 2013).

In answering the main research question, the theme focuses on the action of pausing through categories describing pausing as a humanly created and lived, as well as metaphorical, practice (Whittington, 2006) undertaken by practitioners in the research context. The categories surmised that pausing, as a socially related practice, was necessary as a means for practitioners to challenge the strategy of the system; to dive deeper and see the details in the strategy to facilitate the ultimate adoption and implementation of the system timeously; and to guide further steps in the strategy. The study mirrors what Cashman (2012) claims – that a pause is a rational practice

of deep, insightful inquiry steering towards a purposeful change. Through the captivating use of metaphors in describing what pausing meant to individual practitioners, whether it was through yoga, listening to waves or pausing being a reality check, it was evident that these metaphors of pausing were a way of sense-making for the practitioners as they summoned together a more cohesive picture of what was transpiring and allowed space for the digestion of things both conceptual, and emotional (Cashman, 2012) as human actions.

By engaging socially through pausing, practitioners were in fact strategising or strategy-making, implying that pausing possesses creative muscle to refresh the way practitioners view themselves, challenges around them, the organisations and goals within the larger context (Cashman, 2012) and therefore has an influence on strategy-making and engagement in the bank. Further, as a human assumed action, the effort to pause was both unconscious and informal, and conscious and formal, and, because there are no defined instructions on when exactly to pause (Linsin, 2012), letting things percolate helps ideas or questions surface (Cashman, 2012) when the time is right.

By not pausing, the study reveals that the implementation of the system was in fact threatened because there was a lack in communication which left little room then to strategise and address issues. There is reason, therefore, to argue that sense-making pausing has an influence on engagement; and as studies have already evidenced (Spee & Jarzabkowski, 2017), practitioners construct jointly their own meanings about proposed changes and align them to their different meaning systems (sense-making), enabling these meanings and the new changes to co-exist. Strategy-making and engagement are best informed by a process of continuous dialogue, agreement to change through shared meaning (Spee & Jarzabkowski, 2017) between practitioners (Sinclair, 2011), that is, engagement with each other.

The theme discussed, aims to contribute to the main research question through describing the strategising action of pausing from a s-a-p point of view. Using insightful data, and in line with s-a-p centring on the human domain in strategy, the researcher explored pausing as a human related action, carried out by the practitioners in the bank. Subsequently, she examined pausing as a human action

and its intrinsic relation to embeddedness and human agency through various human practices and metaphors that were uncovered.

To further the discussion on pausing, the theme that follows delves into the realm of pausing and its influence through an engagement and social learning perspective.

5.5.2 Theme 2: Pausing as enabling or disabling

Extending Mantere's (2005) theoretical view only on the duality of enabling and disabling was too limiting for this study in the light of its data, therefore to revert to SQ 1 and the main research question, responding to this gap (enabling or disabling influences of pausing) entailed an analysis of pausing from a broader perspective. The theme "pausing as enabling or disabling" was constructed out of two distinct categories: the **influence of pausing** and **engagement and social learning**. From an engagement and social learning perspective, pausing moves along a continuum in punctuated instances and does not coalesce as being either specifically enabling or disabling. It is actually more liberating from a social learning standpoint. Challenging Mantere's (2005) suggested dichotomy of enabling and disabling, the study explores the conception 'that what pausing may be today can be different tomorrow' and is not necessarily championed but exists in the fabric of the practices as they unfold, driven by responsive people.

5.5.2.1 Category: Influence of pausing

As defined by Cambridge University Press (2017), influence is the power to have an effect on people or things, good or bad. This implies that influence can take place on a social level or on a material level. Mantere (2005) states that influence is linked to those doings involved in influencing strategic matters and are wide-ranging, looking to shape the activities or opinions of practitioners at different levels in the organisation; or striving to change the organisation or its systems. In identifying the enabling and/or disabling influence of pausing, the researcher first dissected some of the influences of pausing discovering that some of the codes extracted, and which represented the category, fit comfortably into the actual code of pausing influence. The researcher continued to arrange these codes into those describing the positive and the negative influences of pausing:

(i) *Positive influences of pausing*

Cashman (2012) draws attention to pausing's allowing practitioners to contemplate and become more conscious of themselves, the practitioners around them and the mission of the organisation. The document review validates this by showing that pausing creates *awareness*, be it through updates or engagements (Annexure 4; 2). When participants paused (Annexure 3; 22) it *reminded* them of their *purpose*, provided *direction* and was a means to keep *track of progress* (Annexure 3; 30) through instruments such as *decision registers* (Annexure 4; 3).

Interestingly, pausing surfaced as being *strategic in itself* when a participant (Annexure 3; 44) considered that pausing *enabled new creative ideas to emerge* echoing pausing holding creative power (Cashman, 2012). The researcher's analysis of the study reveals that pausing allowed *fluid and constantly relevant strategic decisions to be made* (Annexure 3; 29) related to the *design of the system* (Annexure 3; 30). Linking pausing to strategy-making, the data show that strategy-making is to actually *rethink* and in a sense, rebuild and replace the system interface (Annexure 3; 32). Pausing in strategy-making was also *critical* to daily *activities* (Annexure 3; 49) and influenced strategy as one could *critically challenge how things were done* (Annexure 3; 42). Pausing for deep inquiry and interrogation gives practitioners the ability to exploit disruptions and challenge the status quo. This is exactly the view held by Jabu.

The documents proved that in strategy-making, various inputs from stakeholders were considered through strategic *discussions* and *workshops* (Annexure 4; 14). *Time and effort on processes and people* (Annexure 3; 44) are expedited when pausing occurs for strategy-making. In Kim's words (Annexure 3; 45), the risk system *implementation plan and priorities were adjusted over the life cycle of the project by pausing to ensure the right direction*. The documents confirm this by showing that changes required re-scoping and re-budgeting of the project itself (Annexure 4; 8). Linsin (2012) claims that when pausing is used strategically, it can create curiosity, and practitioners tend to listen more closely which allows for the adjustment of strategy and for changes to be made.

The influence of specific groups of people manifests through the data as *senior management pausing to drive the system* (Annexure 3; 45) or *strategic working groups* that possessed the *technical know-how to determine the strategic intent of the system* (Annexure 3; 44), thereby participating in strategy-making. Pam stated that pausing through *weekly workgroup meetings* and pausing to *compare* with the documents (Annexure 4; 4) helped to discuss progress, challenges and enhancement of the system (Annexure 3; 19). It appeared that *establishing a specific group of people to understand and drive changes in the system* was important (Annexure 3; 45), with the documents making reference to a *formal forum for communication* (Annexure 4; 2). Ray indicated that *there are a lot of initiatives going on* and at times some *initiatives work against others* (Annexure 3; 45). This fortifies why workgroups are created to manage and control the purpose of initiatives or projects. The documents, however, allude to engaging with other initiatives in the bank for synergistic support and socialising the project with other bank areas, contrary to Ray's views (Annexure 4; 9). From a team perspective, Kim (Annexure 3; 29) and Lee (Annexure 3; 33) found that pausing resulted in *refocusing and re-prioritising* as a team.

Rob expounded on various influences of pausing which occurred through *weekly gatherings ensuring that the implementation of the risk strategy stayed alive and top of mind* (Annexure 3; 30). These are summarised in point form for ease of reference:

- *enhanced transparency and effectiveness*
- *enhanced our ability to deliver on time*
- *ensured that problems/feedback could be dealt with quickly*
- *more acute awareness and acceptance of the system.*

The above sentiments are substantiated by Cashman (2012) when he says that pausing permits additional examination, rational analysis and profound questioning; influencing more openness to diverse thinking and input, which is ultimately more impactful and inventive. Lee (Annexure 3; 33) substantiates this line of thought in stating that *each pause had a significant impact on the project*. In indicating the transition of pausing and the process of acceptance, a pictorial analysis without the use of many words displays how pausing was demonstrated and gleaned from the document analysis (Annexure 4; 6):

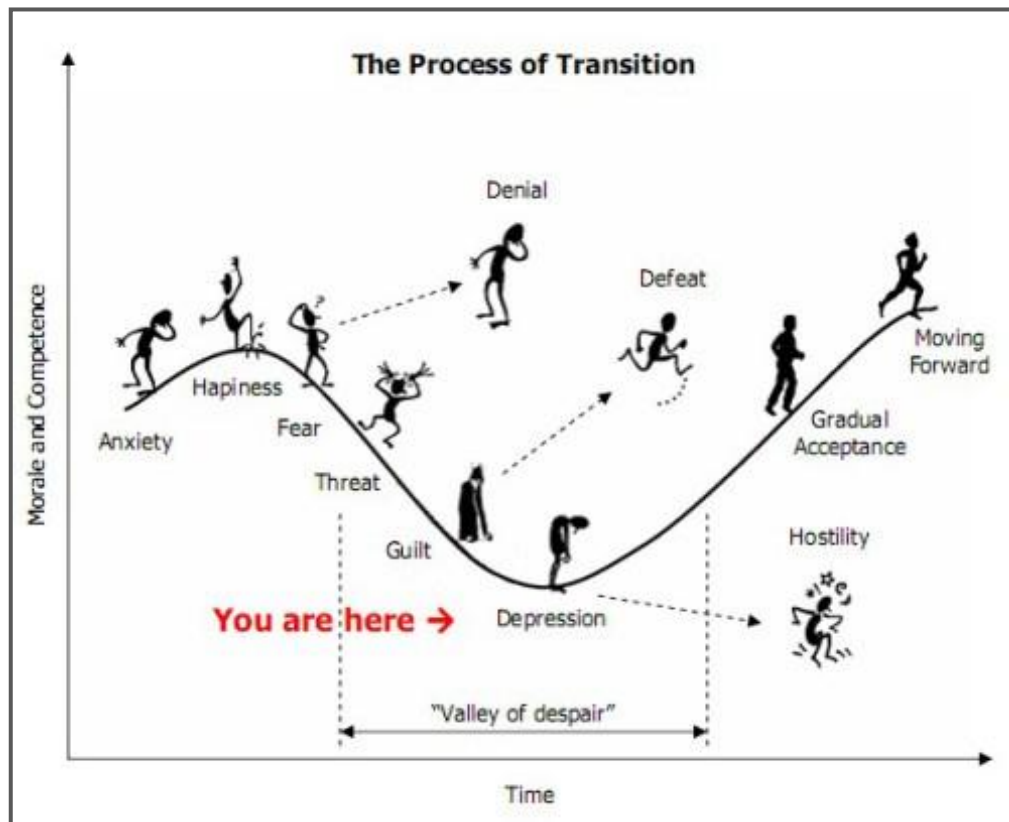


Figure 5.10: Transition of pausing (note that happiness was misspelt in the original)

Source: Document review (Annexure 4; 6)

Mia felt that pausing allowed for *greater team involvement* (Annexure 3; 31) whilst Tom honed in on pausing at a more person level where *pauses often enabled the person to come to their own conclusion* (Annexure 3; 32). This leans towards reflection and understanding and Dewey's (1933) argument that pausing move people away from ordinary thinking and action towards thorough contemplation regarding what was needed in the strategy.

(ii) Negative influences of pausing

Some participants considered pausing in a negative and obstructive light, thinking that the *adoption of the system was jeopardised* by it (Annexure 3; 34). When looking at the risk system life cycle, Jim (Annexure 3; 35) found that *shortcomings in functionality were not necessarily picked up in the development stage*. Pausing may have resulted in *suggestions* but, according to Ann (Annexure 3; 35), these were *declined* and pausing placed *severe strain on the project team*. Whilst Rob

(Annexure 3; 35) had positive observations about the way pausing affected the implementation of the risk system discussed above he clarified that when *fewer people that were committed to the process*, and pausing as a part of the process, *the implementation of the strategy became slower* and impeded. Raelin (2007) surmised that sometimes practitioners are unaware that reflection and pausing incorporates behaviours and consequences and the unawareness of these outcomes of what pausing is actually doing inhibits practitioners from being accessible to new information to accelerate learning. This explains why the adoption of the system was impacted and why commitment by people was important.

Pausing also created a sense of pressure suggesting a level of stress and anxiety that participants experienced. For instance, a participant (Annexure 3; 22), mentioned that he *felt pressurised* because pausing meant revisiting the strategy. Raelin (2007) indicates that reflective practice is intermittently practical or probable in this day and age. This is because practitioners are commonly socialised to be people of immediate action and not reflection which is why pausing may feel uncomfortable (Linsin, 2012), relating back to the unsettling feeling of pressure. To delay decisions or reconsider and revisit strategies is regarded as a sign of weakness, even if the delay or reconsideration results in a better decision, according to Raelin (2012).

On a more impartial front, a participant also stated that when a project has a deadline, pausing as an action is actually *forced* (Annexure 3; 23) which may underscore the pressure one may feel when having to pause or may suggest that being forced to pause allows issues to be identified leading to a more transparent process. Supporting the idea of a forced pause, and in highlighting the language of pause through the power of questions, Cashman (2012) describes asking questions as forcing a pause because it propels practitioners to a new state of thinking and new prospects, which may ultimately lead to a better conclusion.

5.5.2.2 Category: Pausing through engagement and social learning

Following Johnson et al. (2007), the study appreciates that the move to practice in social theory enhances and supports a greater emphasis on the relationship between activity and the greater social systems in which it is embedded. Pivotal theorists in the practice of social theory include Pierre Bourdieu, Michel de Certeau, Michel

Foucault and Anthony Giddens who offer informative explanations and agendas that ground research and the motive for human practitioners in practical activity (Nicolini, 2013). The practice perspective positions action within fields of social practice, in which practitioners draw on the mutual understandings, skills, and technologies of the broader society as a form of social learning.

Connecting the link between practitioners and strategy, Mantere (2005) holds that strategy is also a social practice that exists in the everyday lives of organisational practitioners and that strategic practices, like pausing in this instance, are what strategy practitioners regard as central to strategy implementation, in this case the implementation of the risk system. The heart of the s-a-p paradigm rests between the organisation's macro constructions and individual actions, in the authentic practices that enable and restrain activity. Huitt and Monetti (2008) also indicate that social learning theory contributes to connecting behavioural and cognitive approaches to learning.

Looking at pausing on a socially engaging platform, Joy (Annexure 3; 18) saw pausing as *active discussions* where *different perspectives or opinions* were gathered from people. Engagement occurred through *strategic working groups* and attracted *greater team involvement* (Annexure 3; 18). The research also shows that engagement influences the implementation of the risk system by allowing participants to *promote* and socialise about *the system amongst their colleagues* (Annexure 3; 8). Cashman's (2012) work contributes to these meanings, emphasising that through pausing or creating interruptions as a way to reflect, practitioners in fact generate opportunities to connect socially and inspire team members to challenge existing conditions and to express themselves. Pausing is, in a sense, a proactive means of seeking good and bad news and being open to diverse perspectives when socialising regarding the system to different practitioners.

Jabu mentioned that socialising and learning *spread the strategy* itself positively *into the wider environment* (Annexure 3; 20) which is in effect, socialising the project to other areas of the bank, as seen in the documents (Annexure 4; 9). This is in accordance with Berg (2015) who contends that, practitioners who experience a higher level of engagement and socialisation, tend to offer better levels of performance and positivity than those that do not (Macey & Schneider, 2008).

Enhancing the socialisation of the strategy, Lawrence and Suddaby (2006) speak about practitioners being creative which may be instrumental in achieving the end goal by interacting with the social and technological structures in unintended and unexpected ways for example, through *weekly feedback sessions* (Annexure 3; 19) which helped *deal with frustrations and prioritise the changes in the strategy*. The independent coder extended this by finding that there was a dichotomy in communication where regularity in discussion improved communication versus the lack of discussion through pausing, which also improved communication. Therefore, engagement positively *contributed towards the system* (Annexure 3; 19). This shifted the practitioner's attitude from a hero-based individual approach to a collaborative and shared approach to increase good outcomes (Cashman, 2012). The document review also makes reference to a *broad collaborative approach* and interestingly *negotiation* as a means to engage (Annexure 4; 8-9).

The *weekly* engagements (Annexure 3; 54) to pause were considered *formal* while *annual pauses* that happened during the December break, for example, were *informal* (Annexure 3; 54). In his online write up, Henry (2011) emphasises the need to manage time and energy from a personal perspective by placing strategic, purposefully planned (formal) pauses throughout the duration of a day or, in this instance, through the course of the risk system strategy. Pausing is then effective for staying fresh, focused and engaged. The documents reflect *planned activities* ratifying the planned element of pausing (Annexure 4; 4).

Intriguingly, engagement also came across as being multifaceted. The data, through the documents and interviews emphasise that pausing through engagement does not occur in vacuity (pausing does not happen in a vacuum) and is expressed through demonstrations, graphs, questionnaires, metaphors, presentations, training, websites, workshops, data dashboards showing strategy by numbers (Annexure 1 & 2; 2-3; 10-11; 17). This may explain why practitioners may be, at a conscious level, unaware of the significance of the means of pausing. Additionally, Linsin (2012) packages this by saying that words actually have more power through pausing. Supporting the multifaceted concept of engagement, a participant stated that pausing occurred through engaging at an *offsite* (Annexure 3; 18). In Whittington's (2007) words, the sociological perspective involves people who have generic qualities

occupying common social positions and relying on relationships and the episodes or actions they engage and participate in (for e.g. strategy away-days, and, in this study, “offsite” away from the organisation). All of these networks and connections support in shaping expectations, actions and outcomes.

On the other hand, the data also suggest that pausing to engage was not a given and that some practitioners were, in fact, *asked to get involved* and participate (Annexure 3; 10). The incidence of engaging also incited a *blame culture in the organisation* (Annexure 3; 20) which can be viewed as having a positive impact evoking honesty and criticism or as creating negativity towards the project. Anderson (2011) establishes that engagement approaches can be seen as damaging or insulting and may tend to sustain resistant behaviour towards the strategy. However, practitioners who are required and requested to get involved and engage soon realise that not changing and engaging can threaten the very existence of the organisation.

Through some of the analogies, participants engaged and learned by having an overview from a distance alongside other practitioners, as suggested by *sitting on the balcony looking at the dance floor* (Annexure 3; 3). This may signify that from an aerial view (balcony), by pausing, practitioners can learn and understand the actions of others, what drives them and how to engage with them. A participant paralleled pausing to the *activity of yoga* (Annexure 3; 3), insinuating that pausing can influence social learning and engagement from an individual and more personal and private stance, but still as a collective like a yoga class. After contemplating what this means for the research question and study, it emerged that pausing, as a human and socially based action, can shape engagement in the bank from an individual or team perspective.

The influence of users pausing and the influence of pausing in strategy-making were also driven by change. Circumstances change, *the world and requirements shifts* (Annexure 3; 15) and there may be technological breakthroughs that occur; consequently, major strategy amendments are then required (Thompson et al., 2013) or *re-engineering* of the project as verified in the documents (Annexure 4; 11). Pausing is therefore suggested to *help deal with change* and through engagement *influence others* (Annexure 3; 15). It was promulgated that often an *idea needed to be bought by an individual before the rest of the practitioners would accept that*

change, highlighting the influence of social engagement on the risk system (Annexure 3; 16) and the need to convince practitioners who may resist, to build a positive pull and support (Anderson, 2011) the project.

One participant stated that *we often hear the words “but it works”, which might be true but it does not mean it is the best way that it can work* in the context of the risk system strategy (Annexure 3; 16). Tsoukas (2010) aptly states that a humdrum or routine change instituted today can turn out to mean something significant tomorrow, and might even lead to further, more momentous, changes later on. Jabu believed that by *empowering and capacitating practitioners, practitioners are then able to implement strategic changes* (Annexure 3; 16). The success or failure of changes that are strategic hinges on the way practitioners who are empowered understand, endorse and implement the new positioning and changes during their engagements (Golden-Biddle & Azuma, 2010).

The implementation of the risk system saw participants highlighting an important driver of projects and, that is, that projects in reality are *driven by time* which creates *tremendous pressures* (Annexure 3; 25). Practitioners also *spent more time* through pausing *in evaluating and testing the system* to ensure effective implementation (Annexure 3; 26). The data also present that, as with any new system that gets implemented, *user adoption is vital and managed subsequent to the bank “going live”* (Annexure 3; 26) (Leonard-Barton & Kraus, 1985). Pausing itself was driven by *feedback processes* from a planned and deliberate perspective and specifically *the quality* of the feedback (Annexure 3; 29). As shown in the review of documents and below, by using an interesting strategy tool like Edward De Bono’s (1985) six hats, which is acknowledged to be a suitable and beneficial tactic to argue or debate an issue, solve a problem or reach an important decision, the practitioners paused and the feedback that was collected was relevant and valuable (Annexure 4; 17).



Figure 5.11: Edward De Bono (1985) Six Hats

Source: Document review (Annexure 4; 17)

The *buy-in* and acceptance of practitioners was required to see the implementation through, particularly from those who championed the system from the onset (Annexure 3; 21). Affirming this, Leonard-Barton and Kraus (1985) emphasise that the acceptance of individuals or groups was essential to an implementation's success. The documents specifically stress that *positive buy-in needed to be generated for the system*, validating the importance of buy-in (Annexure 4; 7).

5.5.2.3 Composite discussion of theme 2: Pausing as enabling or disabling (made up of the two categories discussed above)

To answer the main research question and SQ 1, the study sought to identify what the positive and negative influences of pausing are, given that pausing is located, as is assumed by the questions, in social learning and as influencing strategy. The negative influences of pausing appear, on balance, to be outweighed by the positive influences of pausing on the risk system strategy. The study proposes that pausing may create awareness of a strategy or change through multifaceted means of engagement (workshops, presentations, websites etc) and that it is a critical action

for day-to-day strategising amidst the multiple, co-existing interpretations of what the strategy or change means (Spee & Jarzabkowski, 2017). By being able to see the bigger picture and being reminded of the strategy through pausing, strategies can be adjusted and the system incrementally, or more mindfully, implemented. For practitioners to accept and interpret the new strategic projects (risk system), reframing the strategy through engagement, may be necessary to foster agreement of the new strategy for different meanings and interpretations to coexist within a joint account of the proposed strategy (Spee & Jarzabkowski, 2017).

Data confirm that each pause had a social impact on the project and that pausing might well be considered part of the activity base of the strategy as practised. Pausing, in what may be viewed as a negative light, also created pressure through strategists being forced to pause periodically and then having to go back and re-strategise to some extent to ensure the system was effectively implemented. In a project environment, such interruptions or delays may be seen as an unnecessary or an unwelcome addition to the strategising options. Having said that, in a strategy, managing the transition from an existing view to accepting an adjustment to the strategy in some cases, may be a challenge, as practitioners have to make sense of the adjustment first (Spee & Jarzabkowski, 2017), and then come to their own conclusion – as was revealed by the study.

It is beyond the parameters of this study to reach a finding about pausing as enabling or disabling. Suffice to say, the data indicate that both manifestations occurred and that, pausing, as such, is an activity rooted in strategising mindsets that are not neutral. This contention confirms the thesis of Suddaby et al. (2013) that organisations are places of emotions – be they softer or stronger, positive or negative. The consideration of this assertion reflects the claim of Jarzabkowski (2005) that human investment in strategising, motivated by thinking (in enabling or disabling ways), reflecting (equivalent of pausing), and clearly, through emoting around this covert dimension of human behaviour is how strategic outcomes are reached.

This theme highlights the various positive and negative, enabling and disabling aspects of pausing as an activity through the risk system trajectory. Looking at pausing from a social and human engaging platform, it connects practitioners and

outcomes through different means of socialisation and engagement. Also emerging from this theme is pausing and its relevance to change, and how it facilitates change, through team efforts, sometimes works to move practitioners from their existing interpretations of strategy towards accepting new changes and meaning in the strategy.

The next theme sets out to discuss championing and non-championing efforts guided by Mantere (2005) to determine what impact these efforts had on the implementation of the risk system strategy.

5.5.3 Theme 3: Championing and non-championing in pausing

Using Mantere's (2005) research on champions and non-champions, the assumption of the study was to explore how the users, through the practice of pausing, influenced the execution of the credit risk system and how the risk system, through the users pausing, was implemented in practice. This places championing or non-championing on two different dimensions. Extending Mantere's (2005) claim that the roles of champions and non-champions, as actors, function and exist on a continuum in the strategic process, the data luminously extends the body of knowledge through indicating that instead of assuming distinct roles of champions and non-champions as *actors*, strategists in their practices, instead, work on a continuum between the *activities* of championing and non-championing. The choice of championing versus non-championing is, as the strategic perspective of s-a-p reinforces, not a phenomenon of distinct choice, but is instead a situated decision and, it is suggested, related to the specific context of where the strategy is at a particular point in time.

According to Vaara and Whittington (2012), human practitioners are not isolated individuals disconnected from their contexts, but rather social persons whose possibilities are defined by the practices in which they are submerged. Jarzabkowski and Spee (2009) clarify the fluidity of the championing and non-championing dichotomy. They state that humans respond to practising in an interpretive way at different levels of strategy. Mantere (2005, 2008) particularly examines the way individuals construe their strategy role and which strategy practices enable or disenable these individuals to move outside their operational responsibilities in influencing strategy. Gradually, therefore, strategy research has been persuaded by

broader concerns to humanise management and research in organisations by focusing on individuals and taking them back into the realm of research. Both of Mantere's studies, cited above, build the links between individual practitioners, their interactions and actions, and the organisation's results, an area to which this theme adds from an activity point of view – and not only the actor or person-based point of view.

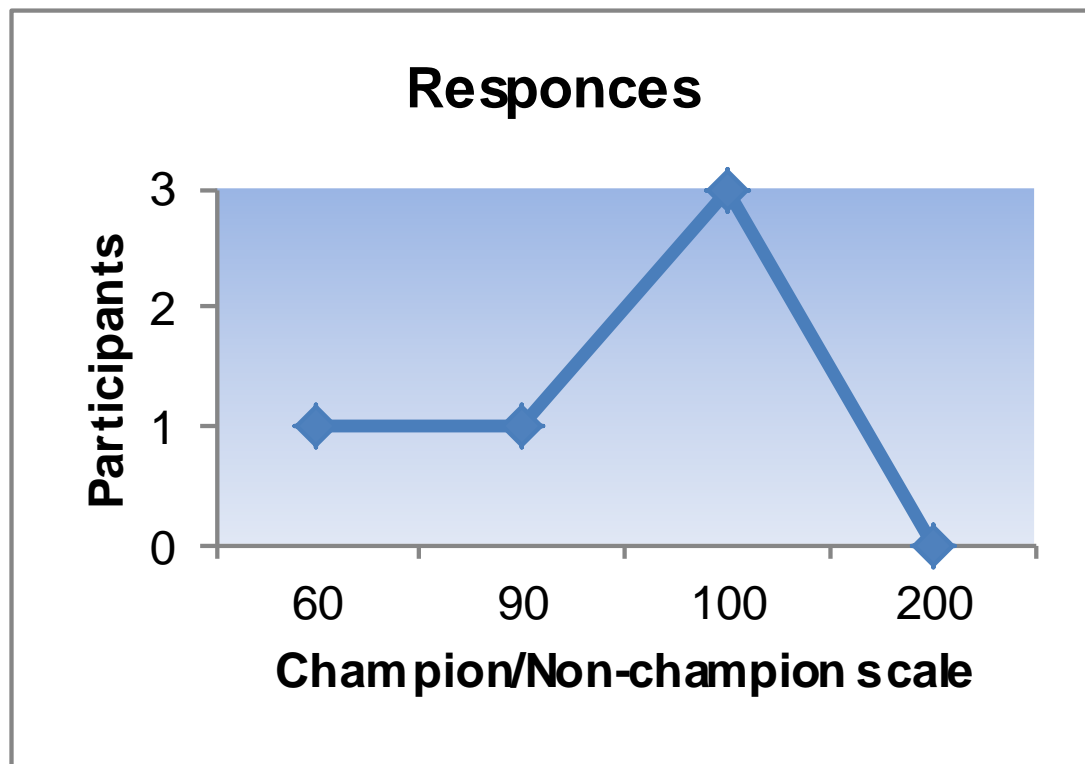
Schatzki (2005) writes that human coexistence is inherently tied to the kind of context in which it transpires. A theoretical gap presents itself in terms of Mantere's contention that "practices enable or disable championing" versus the human agency in championing and non-championing activities. Therefore, this theme through the categories **definitional continuum of championing and non-championing** and the **continuum of human agency in championing and non-championing** argues from a data driven position that championing and non-championing are human driven practices. Boje (2001) mentions that when working with texts created in discourse with real people in organisations, there are no structured or complete stories, instead there are snippets or pieces of description from people who are individual agents (Mantere, 2005:164). In his partial thesis, both these positions relate to the strategic process, but the current researcher argues that people are linked to the strategic process. S-a-p provides researchers with a distinct sensitivity to the unexpected and, sometimes informal, activities, through which strategies often materialise with no element of planning championing or non-championing (Vaara & Whittington, 2012).

5.5.3.1 Category: Definitional continuum of champions and non-champions

Some of the characteristics of champions arose as (Annexure 3; 11) individuals who were *positive, proactive, team players, accountable, accurate, analytical, open to change and eager to learn*. Adding to these descriptions, the documents elevated them as *action owners, risk owners, decision makers, the go-to people* (Annexure 4; 6-7) and a *steward* (Annexure 3; 14). Supporting these views, Mantere's (2005) paper underlines that champions have a feeling of ownership in their work and they express enthusiasm, confidence and persistence (Howell & Shea, 2006). Johnson and Frohman (1989) theorise that champions, as stewards, are those who nurture

initiatives and shape the direction of strategy. In addition, they help mobilise resources and create impetus for strategy.

The data show that champions, as individuals, did not necessarily emerge, but as some participants expressed that they were individuals who were *actively selected* as *champions* to get involved in championing the system (Annexure 3; 10).. They were also *formally requested to participate* in the strategy (Annexure 3; 10) which explains why a *special user group was created* (Annexure 3; 10). The independent coder raised a valid point of “hypocrisy” (Annexure 32; 8) regarding the requesting of practitioners to support the project. The coder suggested that individuals may have had to appear to support the project (as impression management) or only supported it because seniors asked them to do so. This insinuates a deception in buy-in. In a similar vein, Howell and Shea (2006) mention that one of the constructs of championing behaviour is getting the right people involved. This suggests a conscious effort in choosing people; in another vein, they demarcate champions as people who casually surface in an organisation and make a pivotal contribution to the strategy by keenly sponsoring and endorsing its progress through championing. The researcher found that the study offered variances in what occurred when champions paused in the strategy. Champions made *concerted efforts to provide feedback (ownership, Annexure 32; 5), listened more, thought about ways to move forward* and were risk takers (Annexure 3; 14). These findings were validated by the independent coder (Annexure 32; 7). To amplify the data and demonstrate rigour in the researcher’s findings (Sandelowski, 2009), the quantitised data show that of 6 participants, 83% placed themselves in the champion category during the implementation of the system. They also positioned themselves on a continuum where the numeric scale of 100 was a champion and 200 was a non-champion. The researcher presents their responses on a graph which was considered an apt and more visible means to showcase where the respondents located themselves:



Graph 5.2: Continuum of champions/non-champions

Source: Researcher's compilation

As is evident, one participant did not see herself/himself as a champion or non-champion and chose 0. Others saw themselves below 100 suggesting they considered their impact as champions moderate or gradual, versus the three participants who felt they were definite champions and integral to the project. This could suggest that these individuals possibly had a degree of freedom in understanding and making sense of what organisational strategy meant for them as practitioners, in order to move forward and champion the system (scale 100) (Mantere, 2005).

In defining non-champions in the risk system project, Joy and Jabu experienced these individuals as those who *showed resistance*, *complained about change* and were *back-pullers* (Annexure 3; 38, 39). In comparison, whilst Mantere (2005) concluded that non-champions were left unexplored in his paper, he did refer to them as being cynical and says that they disregarded strategy altogether. Ann described her role as being that of a *steward rather than a champion*, suggesting her interpretation of what a champion was in the context of the project where her role did not necessarily have to be involved in championing the system (Annexure 3; 39). The

study draws attention to non-champions that *sit back and wait* in a general sense (Annexure 3; 38) as strategy should be someone else's responsibility (Mantere, 2005) and the fact that *you cannot force someone to be a champion* (Annexure 3; 39). Without *being able to see the long-term benefits* of the risk system, championing of the system was affected (Annexure 3; 38). The non-champions were *not fully engaging unless prompted* and would *wait for implementation of the strategy instead of actively participating* or championing the strategy (Annexure 3; 38, 39).

5.5.3.2 Category: Continuum of human agency in championing and non-championing

The researcher discovered that the data, through the participants, demonstrated human agency in placing championing and non-championing on a continuum rather than being in dedicated positions. The multifaceted nature of championing emerged as both *individuals and teams* (Annexure 3; 13) in the implementation of the risk system. They were involved in championing through *investing time and resources; providing feedback and testing; and highlighting benefits of the system* to the broader teams (Annexure 1, 13). In Howell and Shea (2006) champions are depicted to be linked to teams and dependent on the team's collective efforts to help accomplish outcomes through championing. The study found that *pausing in a team context added more value* to the implementation of the risk system (Annexure 3; 51). In demonstrating the difference, Howell and Shea (2006) emphasise that champions cannot depend on formal command or control over team actions and decisions. Hence, they may depend on building relationships with the team practitioners and comprehending their viewpoints to gain some influence. Championing can also form a relational and social structure within which the team practitioners are urged to propose new ideas, apply an extra effort to perform, and initiate future improvements. The interplay between championing through teams versus individuals is a direction of research that has not been explored thoroughly and is not within the scope of this study.

In terms of pausing, some participants did not see a difference between champions' and non-champions' pausing. Some participants stated (Annexure 1, 3) *everyone paused at some time in a particular manner for a specific reason and on how they influenced or used the system* (Annexure 3; 3). This is how they saw that strategists

made sense of their world and that they had the capability to meaningfully pause when they needed to (Rasche & Chia, 2009). Rasche and Chia (2009) further referred to practitioners as “already engaged” practitioners who are closely immersed in human activities and thus an unwitting and sometimes unconscious carrier of social practices. They interpret the action required as they move along the continuum, championing or not.

Adding a different dynamic to champions, Ginsberg and Abrahamson (1991) explicate the concept of change advocates: those practitioners who introduce, promote and guide the strategy. This is a way of championing. Similarly, participants labelled champions as *change agents*, those who are not *intimidated by change* (Annexure 3; 16). Kanter (1989) describes the idea of change masters, where certain actions performed are considered to lie in the domain of champions in Schön’s framework. It is rational then, to surmise that the influence of championing was driven by the practitioners’ willingness to “*buy-in*” the strategy from the onset (Annexure 1, 12). By *buying into the idea* before the broader team, *they were pioneers* in championing the strategy and bringing the rest of the team to accept the changes that was needed (Annexure 3; 9, 12). Anderson (2011) refers to champions as tending to operate from positions of power with the burden of responsibility to act appropriately and minimising resistance, which effectively speaks to influencing others to buy-in strategy.

Championing endeavours were deemed to have a *major influence* on the strategy (Annexure 3; 3) and contributed to its *smoother implementation*. Championing, from Howell and Shea’s (2006) work, is viewed as a crucial means by which social pressures are applied to overcome organisational inaction and to mobilise strategies. This support some of the participants’ views. Conflicting this, a participant said that the champions influence was *negligible* (Annexure 3; 4) and did not have a direct influence on the strategy (Annexure 3; 4). However, without dedicated championing efforts, the strategy may have remained dormant for further development and implementation and therefore, Mantere (2005) argues that championing by champions themselves increases the performance of strategy, while non-championing reduces it.

5.5.3.3 Composite discussion of theme 3: Championing and non-championing in pausing (made up of the two categories discussed above)

A central theme in the practice realm surrounds the concern for practitioners and the resources and skillsets they bring to the everyday activities of their lives. In this view, practitioners are not considered to be programmed by social practice but rather they are appreciated as artful manipulators of the limitations and capital afforded by their social positions (de Certeau 1984; Bourdieu 1990). The study proposes to respond to the main research question and both the sub questions by looking at the influence of champions and non-champions (under-theorised) as practitioners, on the risk system through a definitional and continuum based view of championing the system.

By definition and according to various practitioners, the noun “champions” has been associated with various characteristics. Adding to the underexplored element of non-champions, there were a few responses to the e-interviews that described what non-champions were from a risk system perspective. These are depicted below.

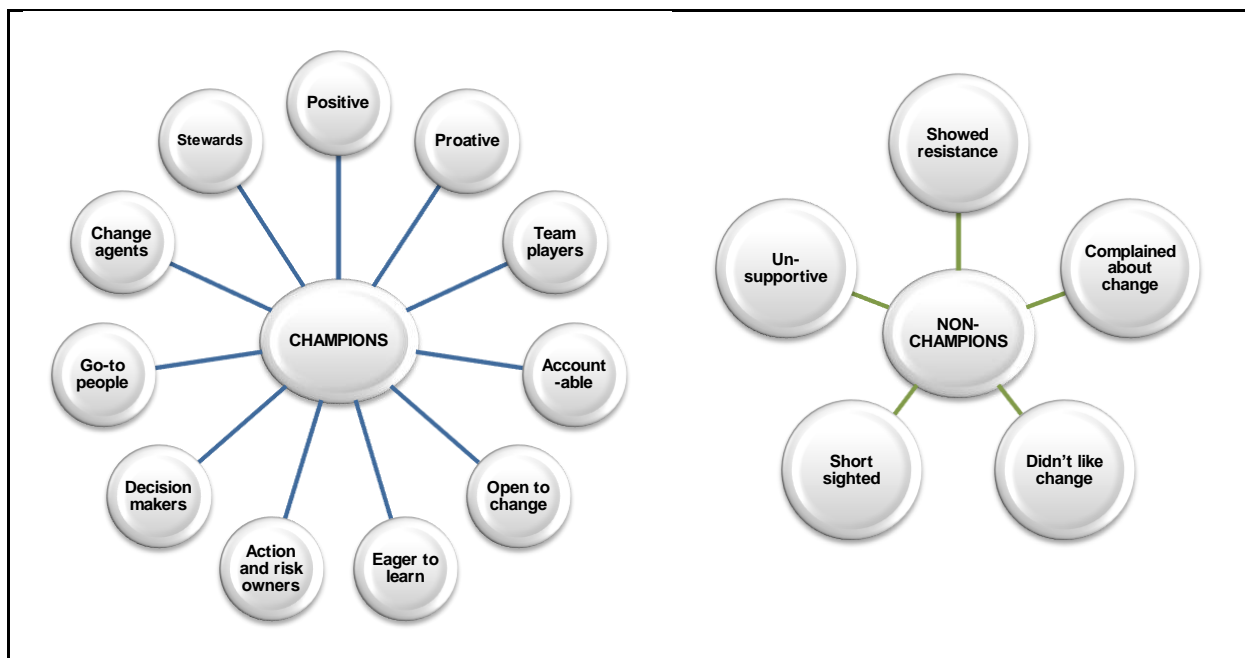


Figure 5.12: Characteristics of champions/non-champions

Source: Researcher compilation from data

From the above, the study reasons that champions are practitioners who support strategy and shapes its direction, and create a stimulus to undertake strategy through their varied individualities and championing efforts. However, championing does not

necessarily allow champions to emerge. In actual fact, practitioners are requested to participate and get involved in championing the strategy as champions, as shown by the research.. However, they cannot be forced or pressurised to be champions. Champions paused to aid the implementation of the system by giving feedback and reflecting on what needed to change. These were, in essence, their championing activities. They were able to accomplish some connections and shared meanings (an important precursor to change) between different communications in their own account of change (Spee & Jarzabkowski, 2017).

As individual agents who are constituted by everyday social practices, they act and interact, for the most part, spontaneously and purposively to overcome challenges without the need for continual conscious deliberation (Chia & Rasche, 2010). This was confirmed by the study. Building on the preceding, and on the notion that championing need not always be conscious or deliberate, the study accentuated that champions and non-champions exist on a continuum. Whittington (2007) emphasises the discontinuity in humans and the activities they perform. Other practice-orientated scholars, like Tsoukas and Kundsén (2002) and Seidl (2007), often emphasise the originality, creativeness and discontinuity in practice, especially in terms of change and innovation which are considered essential landscapes of everyday life. Aligned to the scholarly literature on innovation and change, the study saw champions as change agents who bought into the strategy (artful interpreters) and manipulated and convinced others, therefore being instrumental in the risk system strategy and, without whom, the risk system would not have been operationalised.

According to Whittington (2007:1583), the sociological eye creates a hesitancy to treat people as individuals in isolation, because there are connections across organisations where people inhabit common social positions and depend on relationships and engagements. Affirming this, the theme brings to light the fact that championing is multifaceted, as it appears to be a chosen or assigned space during the course of practising strategy. Whether practitioners were chosen to get involved in championing the system or emerged on their own as champions of the strategy, they did have an influence in taking the strategy forward, which 92% of 12 respondents agreed on, whilst non-championing brewed resistance and a lack of accountability.

The concluding theme relates to the risk system in an endeavour to make a pragmatic contribution to the study by looking at pausing in the system strategy.

5.5.4 Theme 4: Risk system

The researcher intends to make an applied contribution to the knowledge base as set out in Chapter 1. In order to do this, SQ2 was instrumental in fulfilling the “*risk system*” theme and objective. To establish how the users, through pausing in practice, influenced the implementation of the risk system, the two categories that were explored were **pausing in the risk system** and **landing of the risk system (embedding and traction)**. While there are various trends shaping the risk function in the bank context, there is no exact blueprint or prediction of all the disruptions that might lie ahead but there are some important changes that are relatively certain. These include the evolution of technology to enable new risk-management techniques (Härle, Harvas & Samandari, 2016). Through this theme, the research offers an applied angle of the risk system strategy and its interrelationship with pausing.

5.5.4.1 Category: Pausing in the risk system

As indicated in Theme 1, participants felt that pausing was *very necessary to reflect and give guidance to future steps* in the risk system strategy (Annexure 3; 21). Pausing through its necessity, also *allowed time to contemplate how processes could be improved* (Annexure 3; 22). Guseyn-Zade (2016) in her online article states that pausing helps get everyone focused, engaged and energised, and rallies them around the mission and strategy. In pursuing the risk system strategy, pausing was seen to be *strategic* (Annexure 3; 53) on its own, where practitioners could *stop and reflect on progress* (Annexure 3; 52). Kim used the word *calculated* in pausing, illustrating a sense of strategising (Annexure 3; 53) which may lead to a *big “rethink”* (Annexure 3; 53). Through formally planning to pause, *reviews on the strategy* were made where *lessons were learned at the end of significant milestones* reached (Annexure 3; 55). Weekly prioritisation meetings (formal planning in principle) helped practitioners touch base with each other and recap on where they were to implement the system (Annexure 3; 41), similar to Guseyn-Zade’s (2016) notion of engaging

and reuniting around their goal. The strategy for the risk system and the recap was also tabled through the simile thinktanks (Annexure 4; 2-3) in the documents.

Elements in the data revealed that pausing at an implementation stage is not the same as pausing at a planning stage (Annexure 3; 24). Henry (2011) explains this view casually where he mentions that a key principle in pausing would be to interject a pause between significant shifts of focus which, in essence, would be the phases of the risk system strategy, so that there is no residual or carry over effect from one stage to the other. As evidenced in the document review, time allocations and pausing in the phases were noted (Annexure 4; 2), as well as the staggered approach taken before the system actually went live (Annexure 4; 11). This resonates with the phased approach of implementation (Annexure 4; 14). By doing this, practitioners were better able to focus and give each stage the energy it deserved. Practitioners had the ability to critically challenge the way they were doing things and, as highlighted in Theme 2, critically challenging the strategy was to pause powerfully by asking questions (Cashman, 2012) as it represented the art of seeking new possibilities and dealing with complexity. The documents stipulated that, during the strategy, a questionnaire was sent out to all practitioners for feedback by the project team, where 2400 questions were posed, 150 questions were deemed mandatory and critical requirements (Annexure 4; 3), exposing the importance of questions when practitioners pause.

The practitioners commitment to pausing had an influence on the implementation of the risk system as the fewer people that paused, the slower the implementation of the risk system (Annexure 3; 27) was. The implementation of the system relied on the champions and their efforts, according to Rob (Annexure 3; 27). Champions gave feedback of challenges, ensured team issues were communicated, encouraged teams to embrace the system which helped improve the disposition of the teams in their entirety (Annexure 3; 28). Although there is amassed proof pointing towards the significance of champions for keeping strategy and innovation alive and thriving (Howell & Shea, 2006), it is also imperative to mention that only a few practitioners ever choose to be champions and are, in some cases, chosen as the data presented. The document review provided insight into actively encouraging delegation (selection

and allocation of practitioners to champion the system) and to tap a broad base of knowledge (Annexure 4; 13).

Cashman (2012) described pausing as “deeper inquiry”, “deeper awareness”, “deeper listening”, “deeper understanding” and “deeper insight”. Relating to this sense of depth, the data indicate that having deadlines in place forced the need for pausing, without which the details of the strategy and implementation of the risk system would have been overlooked (Annexure 3; 27). Further, the documents highlight depth through deep dives, confirming that pausing encourages depth (Annexure 4; 4). Hence, uncovering details would not be possible without pausing for deeper understanding in order to implement the risk system timeously. On the other hand, some practitioners felt that there was a delay in implementing the system which resulted in a new front end interface being developed (Annexure 3; 28-29). During the course of a strategy, there may be certain inconveniences (Guseyn-Zade, 2016), such as the delay mentioned above. According to Ernst & Young Global Banking and Capital Markets Centre (2013), banks are on an expedition toward entrenching new processes and structures; and therefore, new tools are continually being developed. There is always investment in technology and enhancements to continue year on year. This is probably why the risk system had some developments which are different from the initial vision.

5.5.4.2 Category: Landing of the risk system (embedding and traction)

In understanding how the risk system finally came to existence, the researcher discovered the impact the risk system project had through its implementation. According to Ann (Annexure 1, 25), the *pressures are tremendous* in relation to the project timelines. Ray pointed out *that some initiatives and projects work against each other* and that it can be an *inconvenience because you need to go backward before you go forward* (Annexure 3; 25). Contrarily, Cashman (2012) regards pausing as stepping back to lead forward and not a disruption. However, Ray’s views suggest that pausing could be an inconvenience. The strategy of “pausing to move forward” and the choice to pause to focus, engage, energise, and prioritise is also promulgated by Guseyn-Zade (2016).

Another noteworthy point was that those that *developed the system worked from a basis of assumed knowledge without having a deep understanding of the area the system had to operate in* (Annexure 3; 26). However, to counter this, the documents show that a separate *decision forum* helped to *ensure that good decisions were made* and that the *system met the bank's requirements* (Annexure 4; 14). There was also *a lack of adequate training facilities and attendance of training sessions* (Annexure 3; 26). If these sentiments are compared with Guseyn-Zade's (2016) interpretation of pausing as moving forward, then it is evident that those who developed the system lacked prioritisation and may not have paused in depth.

Annexure 3 (26-28) reveals that another challenge for practitioners in implementing the system was that there was *a blame culture in the organisation and a lack of buy-in from many practitioners*. Rapert, Velliquette and Garretson (2002) perceive that a lack of shared understanding can be a key obstacle to strategy implementation, creating this blame culture. When organisations encounter the absence of strategic unanimity, transparency and direction about goals and direction, it is necessary to develop commitment of practitioners and to obtain buy-in. Their commitment and buy-in can create a kind of ownership in the strategy (Brinkschröder, 2014), therefore, it was important to get practitioners to adopt the system. According to the documents, *user adoption was slow*, impacting the project negatively (Annexure 4; 11) and Ann clarified that it is *important to have focused roles rather than add on to someone's day-to-day activities* (Annexure 3; 26). The independent coder deduced that pausing to implement the system created turbulence in the daily practice of work (Annexure 32; 3) Likewise, Brinkschröder (2014) found that some organisations like to use implementation teams to ensure clear responsibility to ensure on-going day-to-day operations. From the documents, it was evident that the project had *been sufficiently ring-fenced to prevent dissolution into another 'quick fix' project* from a strategy and project perspective (Annexure 4; 11).

Even though *practitioners reflected on the errors and their consequences*, according to some participants, a *proper needs analysis and end-to-end study of the processes* should have been done with the right *management professional rather than a hybrid version* of a practitioner. This may have prevented extensive errors (Annexure 3; 26-27). Literature agrees that planning a strategy is imperative through investing time,

resources, analysing and organising the implementation effort. The main challenge in strategy is the stage after the actual planning, the fruitful execution of the strategy (Brinkschröder, 2014) and getting the right people involved (Howell & Shea, 2006).

Eventually implementation of the credit system triggered a *redesign of the risk interface* (Annexure 3; 37) *through innovative ideas* which Cashman (2012) defines as pausing for intense inquiry to innovate. Jabu mentioned that he paused to explore why the bank was not making progress. This eventually led to the *new design and embedment of the risk system* (Annexure 3; 37). Another participant shared that pausing to *rethink* allowing the *developer version* to be *replaced* (Annexure 3; 37). Brinkschröder (2014) claims that there is a difference between having a strategy in mind and actually executing it. The business context of organisations is dynamic and is an ever-changing environment, therefore implementation of a system can be challenging (Annexure 32; 3) Alongside innovative technology and errors that lead to new ideas through pausing, organisations often find themselves in a different setting and need to react accordingly. This may result in a change of strategy, in this case, the system design (Brinkschröder, 2014). The document review corroborates this view through the imagery below, contained in one of the documents drawn for the study (Annexure 2, 1):

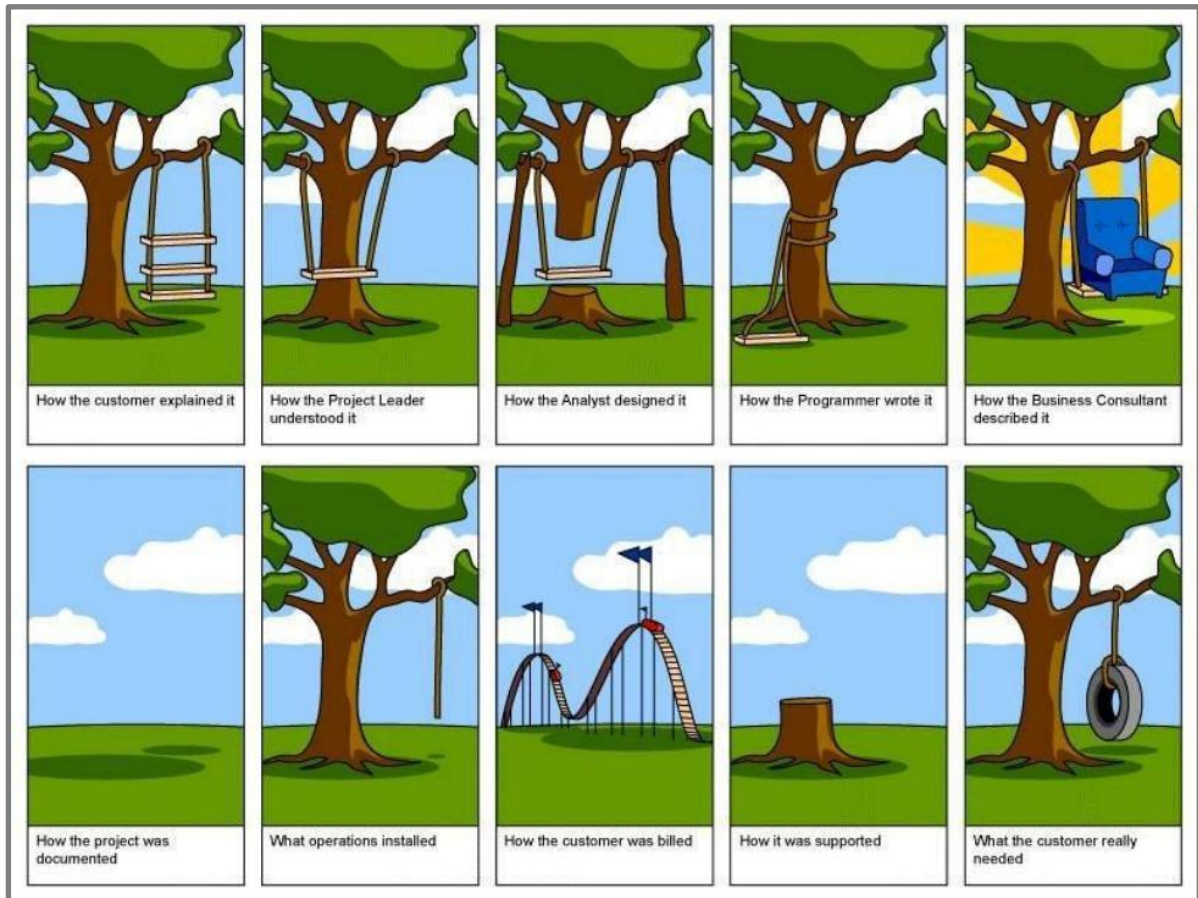


Figure 5.13: Changes along a strategy

Source: Document review (Annexure 4; 1)

Pausing through imagery reinforces the idea that strategy may start out in one direction but, through pausing and the various phases of the strategy, the end result may be completely different, as is the redesign of the system interface. Similarly, through the metaphors of pausing described in Theme 1 (yoga, hot air ballooning, lying in a hammock, for example), the course of a strategy may change once practitioners take the time to reflect.

Some participants suggested that pausing had many other influences on implementation of the risk system. With reference to Annexure 1 (29-33), various participants mentioned the following points (Figure 5.14), which are distinct but somewhat intertwined (indicated by the graphic), about how pausing influenced implementation. One participant stated that *pausing had a significant impact on the system*:

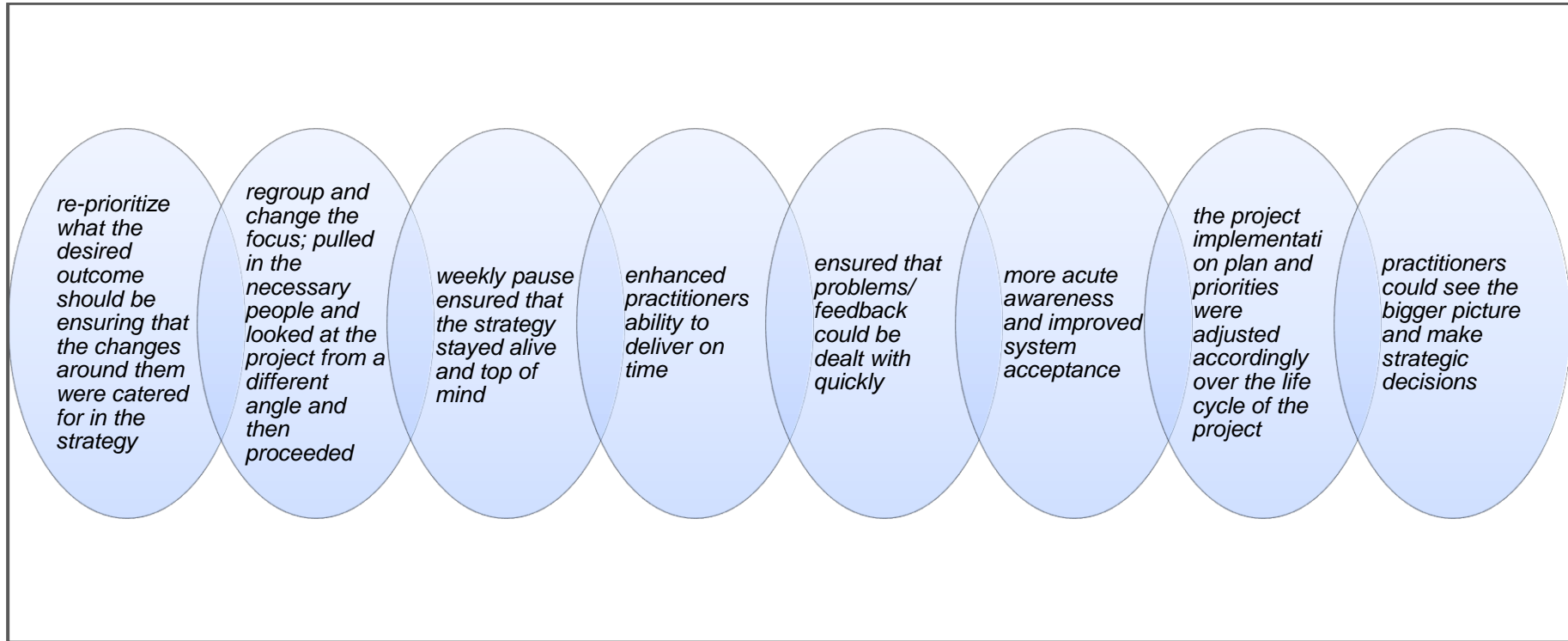


Figure 5.14: Influences of pausing

Source: Researcher compilation from data

Contrary to the upside of pausing through the implementation of the system, Ann said that the *implementation process itself was paused once the impact on day-to-day activities was realised*, it placed *development further behind* and *strain* on those practitioners who used the system regularly. In verifying this, Brinkschröder (2014) finds that in implementing strategy, challenges included the underestimation of the expenditure of hours required by teams and individuals; and according to the documents (Annexure 2, 5), the workload on practitioners and the different learning abilities of the practitioners.

Although the document review reflects that it is important that the project is not permitted to extend to incorporate additional requirements or solve additional issues of the target teams or other teams (Annexure 4; 5), Ann noticed that the risk system, as a measure of risk management, had some *unintended benefits* (Annexure 3; 46) which *extended to other teams who required the data to devise reports to manage projects in their areas*, creating a synergy (Annexure 32; 9). Leonard-Barton & Kraus (1985) state that sometimes non-traditional or unexpected benefits can make it easier to justify similar investments later in the organisation.

Change was a key element in implementing the risk system. Spee and Jarzabkowski (2017) elaborate that the change process itself, and the need to change, is influenced by the degree to which prevailing meanings in organisations are firmly or weakly entrenched. Weakly embedded meanings are more flexible to adopting new meanings and changes, whilst stronger meanings can lead to resistance to change. As practitioners *dealt with changes, they influenced others* (Annexure 3; 15) through championing. These practitioners were also referred to as *change agents* or *champions* who presented themselves *as both teams and individuals* (Annexure 3; 13) *who bought into the risk system strategy before the others*, allowing their influence to extend to others. Despite champions extending their influence during the strategy, Arnaud and Mills' (2016) paper highlights that very rarely do recommendations for handling change surpass the language of change; the means to expound on a proposed change and convince others of its significance; and ways to obtain buy-in for the change. However, this was orchestrated in the research context and influenced the risk system implementation. Kim, however, felt that the process of change and *change management itself was not appropriately managed*

(Annexure 3; 15) because it *slowed down the roll out of the system*. In addition, the documents highlight this through mentioning that there were some *frustratingly slow quarters* (Annexure 4; 11).

5.5.4.3 Composite discussion of theme 4: Risk system (made up of the two categories discussed above)

Whittington (2014:2) states that the practice outlook ‘focuses on what people actually do with technologies in their on-going and situated activity’. This makes for interesting and close research relating to technologies and practice, sensitive to all the adaptations and improvisations of practical life. Further, according to Orlikowski and Scott (2009), the term ‘sociomateriality’ was developed to affirm the inherent inseparability between technology and the social sphere (Orlikowski & Scott, 2009), where in practice, the central assumption is that practitioners are agents whose ordinary activity can make a difference to technology. Aligned to these views, the fourth theme seeks to make an applied contribution by answering SQ2 to determine whether the users, through pausing, influenced the implementation of the risk system technology.

The study demonstrates that pausing was a necessary and strategic practice in reflecting on the system, the changes that were needed and the processes to be followed. Practitioners paused in depth to understand the system and to implement it and to understand the variances in pausing through the stages of the strategy. The practitioners’ influence on the risk system relied on the commitment of the practitioners to pausing. Through pausing, a redesign of the risk system emerged and, whilst some participants felt that there were delays in implementing the system, it is reasonable to assume that delays through pausing can create new ideas and a redesign of the system. This coincides with Cashman’s (2012) notion of pausing being transformational.

In offering the bank insight on the perceptions of the practitioners and how they viewed the implementation of the risk system in practice, the study shows that practitioners felt that the developers of the risk system did not have a thorough or in-depth knowledge of what was required of the system from an operational perspective. In implementing the system, there was a blame culture and a lack of

buy-in from some practitioners. It was suggested that focused roles dedicated to specific projects should be promoted, as opposed to practitioners taking on the role as part of their existing roles and daily activities. Further, initiatives and projects that run concurrently in the bank sometimes worked against each other. This impacted negatively on the implementation of the system.

This theme presents awareness of the context of the study and the action of pausing in implementing the risk system. The practitioners offered interesting views of pausing being strategic, and the importance of the link between the risk system and human involvement (sociomateriality). Observations and suggestions as to how future projects could be managed differently were also forthcoming.

5.6 ASSERTIONS

Qualitative research is focused on capturing life and reality as it is lived and occurs; and therefore embraces the temporal nature of a “truth” that is context dependent and therefore does not claim that findings can close an argument; findings simply begin a new conversation (Nolen & Talbert, 2011:7).

The contributions and claims that follow are seen as offerings from a theoretical and applied perspective. They arise from the data presented above and it is desired that these assertions open up conversations on pausing.

5.6.1 Theoretically related assertions

- (i) Pausing is a strategic practice stemming from the gap in literature which does not consider pausing within strategy:**

Contribution: Pausing can be seen as a strategic practice in s-a-p

In looking to contribute to the gap of pausing as an under-theorised and intangible practice, drawing on the data, the researcher concluded that pausing can be defined as a strategic practice and may join the lexicon of other strategic practices, such as using power point or other tools. Jarzabkowski and Kaplan (2015) claim these overt means to craft a strategy. It is Samra-Fredericks (2013), who through her intricate analysis of discourses and non-discourses, laid the foundation for this current study's analysis of pausing. Thus, the researcher now tables the finding that pausing, and the metaphors of pausing, represent an additional and distinct contribution to the

repertoire of strategy-making and could be considered fruitfully in strategy engagements. When practitioners pause to strategise, it may be considered that it is implicit that they are strategy-making, as pausing exerts a creative and innovative influence on strategy. Additionally, when prompted, the participants were clearly able to make an analogy (using metaphors) around pausing, indicating the innate nature of pausing and their consciousness of it as a picture of themselves doing an activity which opened up different angles of their work: restorative, restful, creative, expressive (see metaphors). This suggests there is an inter-connection between the sub-conscious elements of their mental processing and their strategic work, and that pausing invokes pleasant connotations, beyond the more stressful impetus of being on top of the strategy process.

The researcher is also mindful of Cashman's (2012:5) argument that pausing is people-centred. Pausing within strategy is also actually the 'doing' by people and not an abstract flight of fancy. People pause to engage socially through discussions when they strategise, irrespective of whether it is a planned or unplanned approach. Practitioners also pause when away from the bank, within outside social contexts. Therefore, this assertion resonates with the participant who stated assertively that pausing as an action is strategic (Annexure 3; 46) because strategic decisions can be made, and that pausing is a strategic decision itself.

Due to the cumulative argument the researcher has provided, and attesting to Linsin's (2012) point about pausing not having defined instructions or the fact that it can be used strategically, pausing was indeed used strategically to adjust the risk system strategy along the way.

(ii) Pausing within the framework of engagement and social learning

Contribution: Pausing has the potential to be an enabling practice when understood within the framework of engagement and social learning

Based on the premise that the practice perspective situates action within fields of social practice (Johnson et al, 2007), the data reveal that pausing as an action, when located within the social realm, can be enabling as was the case in implementing the risk system. Pausing allowed practitioners to socialise the strategy, thereby creating awareness amongst other practitioners. Pausing can also provide opportunities to

engage socially and, as seen in the research, in an applied sense, pausing urged team members to participate in strategy, to voice concerns and ideas or to give feedback. A key claim to engaging stakeholders is primarily the benefits to the organisation, where incorporating different views in decision-making processes enriches organisational performance and commitment (Sinclair, 2011). Pausing to socialise widely (across the organisation) and learn more about the strategy helped generate and enable positivity and collaboration throughout the greater team. Interestingly, pausing to engage socially can occur through various means – in the form of websites, presentations, questionnaires or training, suggesting the enablement of pausing in verbal or written forms of engagement. Jarzabkowski and Sillince (2007) state that in an organisation, practitioners sometimes feel a sense of possession or ownership over certain choices or decisions that impact them. These practitioners then go on to build social standards of identification with those choices and decisions that underpin their preparedness to be collectively involved in the strategy. In the same vein, engagement can be enhanced by collective championing efforts, as these efforts connect teams to achieve goals that they identify with, create a social structure in which pausing can occur and manage changes in the strategy along the way, as seen in the research.

(iii) **Championing and non-championing on a continuum**

Contribution: Championing is not necessarily invested only in a distinct person. It exists on a continuum.

Mantere's (2005) work specifically views practitioners as having distinct roles, as either champions or non-champions, in strategy. The data extends Mantere's (2005) work by illuminating that practitioners can fulfil these roles but move fluidly, and perhaps flexibly, along a continuum of championing and non-championing activities. This is novel in this study and thus, suggests that, instead of classifying a practitioner into the distinctive category of being a champion or a non-champion, practitioners can be considered artful interpreters and manipulators of social practice (de Certeau 1984; Bourdieu 1990) and choose to continue championing a strategy or not, at any point in time in the strategy. The researcher presents Mantere's (2005) distinction between the roles in comparison with the data's revelation of fluidity, graphically, to provide more clarity and luminosity to enhance the variance:

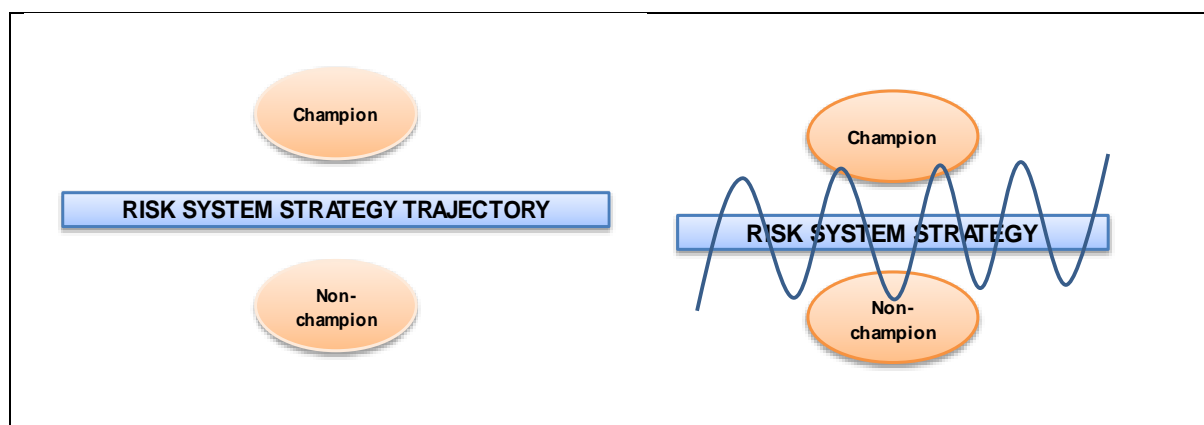


Figure 5.15: Mantere (2005) versus the continuum

Source: Researcher's compilation from the data

The data suggests that practitioners can unconsciously be involved and carry social practices (Rasche & Chia, 2009) and can still make a decision as to when to pursue championing or non-championing efforts during the course of a strategy, and they may absorb either role at any point.

Howell and Shea (2006) link teams to championing and the research demonstrates that pausing, as a championing activity by a team, adds more value from a strategic perspective because relationships can be built whilst pausing, and influence can be extended in the social framework across the organisation. Championing efforts for communication and buy-in for team acceptance were also an important element. Berg (2015) similarly holds that a shared vision, through championing efforts in this case, is effective because different views are incorporated, creating buy-in and support (Kapoor & Meachem, 2012; Tillott, Walsh & Moxham, 2013). It can be argued then, that championing is the ability to keep the practitioners in an organisation sustaining and supporting the strategy through the process, to see it to the end, reverting to pausing as and when they need to. Championing also reflects the concept of change agents who are practitioners that embrace and promote change. As change agents, they can be more open to buying into a strategy and mobilising the strategy through championing it. Championing is therefore a function of how a practitioner responds to and interacts with the strategy every day against a social backdrop and therefore, there is a level of disjointedness in their actions of pausing and when they choose to pause (Whittington, 2007).

5.6.2 Applied assertions

(i) The influence of pausing in the implementation of the risk system

Contribution: Pausing as an action influenced the implementation of the risk system through strategy-making and engagement and added value to the process

In offering an applied contribution, the research extrapolates that pausing is a necessary action in allowing guidance and reflection on the risk strategy. Pausing can help practitioners come together socially to strategise, engage, reunite and rethink a strategy and its eventual implementation. Pausing is also (as shown metaphorically and in the literal data) a refreshing outlet or respite in a pressurised task-driven time of strategic change. Should practitioners recognise that they may legitimately 'take time out' to think and act differently in a high-task environment, there could be the likelihood (not correlated in this qualitative study) that strategy-making could be achieved through both 1) hard/er tasks and soft/er, more creative, metaphorical moments. Additionally, the social engagements that might be 'frowned upon' in a time of high-pressure could be recognised as human beings pausing *with others* to make sense *through others*. Strategy leaders and practitioners might then deliberately programme, in specific ways, so as to get change agents within change processes to pause. In the case of the bank risk system, pausing happened anyway and was viewed as sensible and, perhaps, even inevitable. It was also viewed as social and soothing. Should the bank work more consciously around this under-tapped resource of pausing, future systems changes may render some expected, as well as unexpected, effectiveness value.

Furthermore, pausing in the implementation phase can be different from the planning phase. This is validated by Henry's (2011) work on pausing being an interjected action between important shifts of focus through the relevant phases of the risk system strategy, to prevent any repetition or carry over from one phase to another. Given that the bank undertook a phased approach of implementing the system; this allowed practitioners to focus on each stage throughout the life cycle of the strategy. Pausing enabled interpellation: probing and reflecting for clarity, higher cognitive processes etc. Equally important were practitioners being wakeful to pausing and

emergently influencing implementation. This is suggested by the tentative link that the fewer practitioners who paused, the slower implementation of the system was.

Contribution: The inadequate use of pausing as an action can impact strategy

In implementing the strategy and the risk system, delays occurred. However, the risk system interface was redeveloped which can be appreciated against the backdrop of the continuous advances made in technology (Thompson, *et al.*, 2013). Pressures occurred with some projects working against each other, creating inconveniences because the organisation was not actually moving forward. To compound this, the developers worked from a level of assumed knowledge, despite there being decision forums for the risk system strategy. Developers may have lacked prioritisation and may not have paused in the same depth as the affected teams would have (Guseyn-Zade, 2016).

Another challenge the organisation faced is the blame culture among many practitioners for the obstacles experienced along the way. The organisation may have lacked strategic consensus or clear common understanding (Rapert *et al.*, 2002) through not pausing enough. This may have fostered this blame culture. Users of the system did not adopt the system at the pace expected which led to a significant insight of having dedicated roles to see a strategy through in future, instead of it simply being an add-on to someone's existing role.

(ii) Championing and non-championing on a continuum in the organisation

Contribution: Consistent with s-a-p, championing is something that people do in strategising and they may be invited into championing the strategy

The data, through the respondents, show that sometimes champions do not even emerge in an organisation but are invited to get involved in championing strategy. As the independent coder found, an assessment of resources – from an individual and practical perspective – and appropriate deployment thereof, is occasionally needed (Annexure 32; 4). Lawrence and Suddaby (2006) write about the creation of authorising agents or new roles needed to carry out routines, or to divert resources

required to maintain the sustainability of the organisation – this echoes what the data presented. This suggests that pragmatically, and in the context of the research, the bank may need to solicit practitioners in future into championing to benefit the bigger picture of the strategy and to keep the momentum going to maintain the strategy. The contribution that championing and non-championing reside on a continuum (discussed above), can be used to its advantage by the bank, in terms of what resources and championing efforts are needed at exactly what point in the strategy. This allows different practitioners to pause to champion or not to champion, depending on what is required, making contributions along the strategy.

The bank may also note that practitioners felt that a comprehensive needs analysis and interrogation of the end-to-end process was required by a professional in the field. This suggests that the bank could have paused for a deeper analysis of what was required upfront. Further, involving the right people from the beginning to champion the risk system strategy would have minimised some of the delays for the bank. These suggestions led to the researcher concluding that pausing, if understood within the context, in the bank could have had a more enhancing impact, from a social and strategic perspective, on the implementation of the strategy. The research also saw other areas of the bank benefiting from the strategy. This is a testament to the significance of credit risk management and its influence in the bank.

5.7 CHAPTER CONCLUSION

This chapter discusses the research findings, through data gathered from the specified data instruments mentioned, by making use of verbatim quotes, in some cases, to support the findings reported on. Related to the s-a-p perspective, the chapter reports on the organisational realities of the strategic implementation of the risk system and is structured to respond to the research question and sub-questions. By describing the strategic practice of pausing of practitioners at a bank in South Africa, this research makes offers the following to the under-theorised body of knowledge on pausing: Firstly, unlike other studies that focus on specific levels of management, the study considers various levels of practitioners instrumental and involved in the risk system strategy. Secondly, the study shows the unique characteristics of pausing as a strategic action, its positive and negative influences on the strategy, and its impact from an engagement and social perspective. Thirdly,

the research considers championing and non-championing on a continuum, by looking at the enabling and disabling factors of pausing. Fourthly, constraints and enablers of the actual implementation of the risk system strategy in the context of the bank are identified. The micro-level detail and descriptions offered by the practitioners and corroborating evidence from the documents invited a holistic and inclusive approach to this study.

The chapter that follows sets forth the limitations and concluding remarks for future research.

CHAPTER 6

CONCLUSION

6.1 INTRODUCTION

Based on the researcher's interest in the s-a-p perspective, the study explores the under-recognised practice of pausing as a micro-level and human activity in an applied setting. The study is intended to be exploratory, following the qualitative approach to gathering data, rooted in the organisational reality of the bank. Through an intrinsic case study, the researcher seeks to understand and interpret the participants' lived experiences. Whilst the study aims to make contributions from a theoretical and applied perspective, delimitations and recommendations for future research are inevitable.

6.1.1 Linking the chapters

The research, undertaken within the s-a-p social frame of reference, follows the relevant methodological norms to attest to the credibility of the research objective of this study in its applied setting. Notwithstanding the preceding and the application of ethical considerations, the study presents certain limitations which are briefly highlighted in Chapter 1 and 4. Chapter 6 elaborates on these limitations, incorporating the researcher's approach in dealing with them. The chapter also presents a brief summary of the study's contributions and recommendations for future research pursuits.

6.1.2 The structure of chapter 6 relative to the research process – graphic presentation

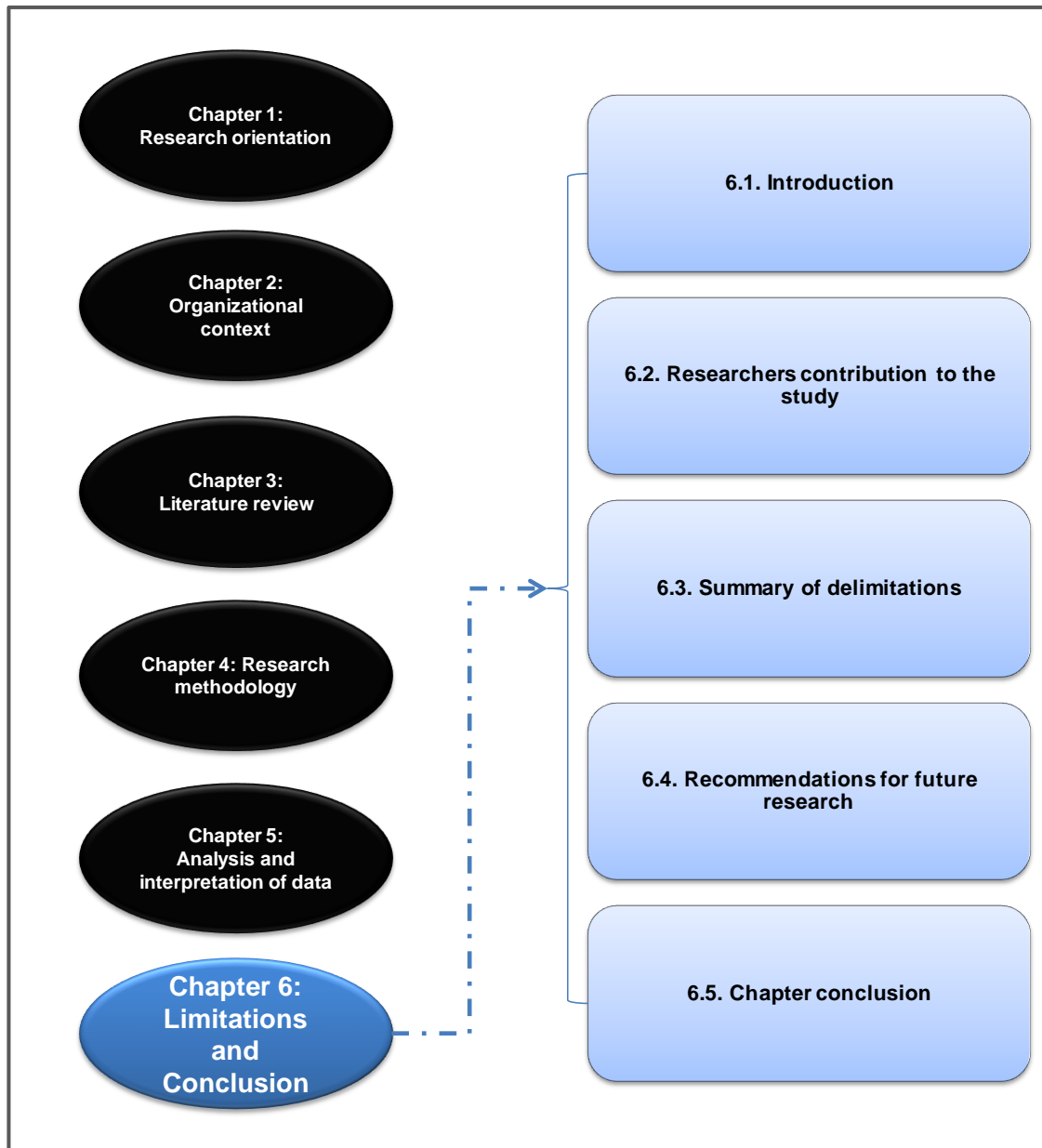


Figure 6.1: The structure of Chapter 6

Source: Researcher's compilation

6.2 RESEARCHER'S CONTRIBUTION TO THE STUDY

The research instrument is considered sound and represents the first level of rigour through worthwhile questions (Tracy, 2013) as part of thorough qualitative analysis. The coding analysis, shows consistency between the research questions and data.

This is not surprising as the researcher scrutinised and evaluated the questions, working with a formal insight in mind which enabled her to set out to find what she was looking for in terms of the study.

Although the s-a-p perspective is still evolving, it provides a lens for exploring and studying the practice of pausing in the banking context.

- **Extension of theoretical perspective**

This study contributes to the s-a-p perspective and concludes that pausing as an action was identified as strategic by the practitioners who interacted in the organisation context and in relation to the strategy. This study provides micro-level elucidations on pausing from an engagement and social learning view, highlighting that pausing has an enabling capability within the social realm. This may aid the bank and practitioners in understanding the way strategy is pursued and how they might undertake strategy differently.

The research describe and delves more deeply into what pausing is in the risk strategy, and its influences on the risk system strategy. The findings indicate conclusively that it added value to the process.

Further, the study contributes to Mantere's (2005) work on champions and non-champions by extending his work to illustrate that the championing and non-championing of a strategy operates on a continuum, where practitioners move flexibly between the roles as and when the strategy requires it and may even be asked to assume a championing role for the strategy (see Figure 5.15). These discoveries were established within the context of the organisation and the operational and everyday realities faced by the practitioners while implementing the strategy. Considering championing roles or non- championing roles, in terms of gradual shifts in people's styles as they work with change and strategy, is a modest theorising contribution to consider.

- **Applied contribution as appropriate for a Master study**

The study also offers the bank insight into the delays and pressures in implementing the risk system, showing that sometimes, when there are different projects running

concurrently, they may work against each other, and may be counterproductive. Some practitioners also suggested that having practitioners solely dedicated to the strategy itself is important for a strategy to work, because having a strategy to implement as an additional task to an individual's role, creates pressure. Further, those involved in developing or building the system don't necessarily have the same, or required, knowledge as those practitioners who use the system every day. Therefore developers may lack the depth of knowledge needed to understand what is actually required, or they may not prioritise the correct aspects of the system. In addition, the bank's not pausing led to a lack of consensus as to where the strategy was headed, creating a culture of reproach. The findings of the research are rooted in strong explanations by the practitioners, and their chaotic realities (Whittington, 2003), of how they actually undertake strategy in practice. This contributes to the interpretation and understanding of how pausing as a practice in s-a-p was internalised and undertaken in the context of the bank.

- **Methodological insights**

From a methodological perspective, the researcher's method of choice was an evolving one of online interviews or e-interviews following Salmons (2016). Through text-based asynchronous communication with practitioners who were geographically dispersed, the researcher conducted interviews via email. The researcher was able to send follow up questions to enhance the data and this was beneficial for gaining context into the subject, and deep descriptions from the participants of the credit risk strategy, all at the participants' pace. Through this method, the participants were able to reveal more about the organisation, and their views of the real-life situation of the strategy, than they ordinarily would have in face-to-face interactions (James & Busher, 2012).

Ultimately, the research study will contribute to the body of knowledge on the practically relevant practice of pausing. Rich descriptions are filtered through metaphorical descriptions, enhancing the embeddedness of pausing within the social realm. The research findings also highlight contextual influences on pausing as a practice and how the practitioners paused. The discoveries of the research demonstrate the inimitable features of the banking context are, relative to pausing in a strategy by practitioners. Due to the research following a case study and qualitative

research approach, it is accepted that the findings of this study cannot be widespread. However, while saying that, the findings may benefit the s-a-p perspective field and, perhaps, other organisations in their understanding of the phenomenon of reflective practice, which is, pausing.

In line with the primary purposes of a Master's degree and as set out by the Department of Education (Government Gazette, 2007), the study appreciates that the s-a-p framework is a perspective in development, with the result of this research contributing to further knowledge. The research also gives insight into the actual practice of pausing (which represents a significant research component) and facilitates opening up conversations around pausing. The researcher deals with the practitioners' various and complex responses, both systematically and creatively and makes sound judgements using the data and information at her disposal. The contributions and conclusions deduced by the researcher were communicated to specialist and non-specialist audiences within the s-a-p field and from a context perspective, demonstrate the uniqueness in tackling and addressing the research problem.

6.2.1 Research questions

The study set out to achieve certain objectives through the research and sub questions set. As demonstrated in the figure below, the study's main responses to these questions are highlighted at a high level:

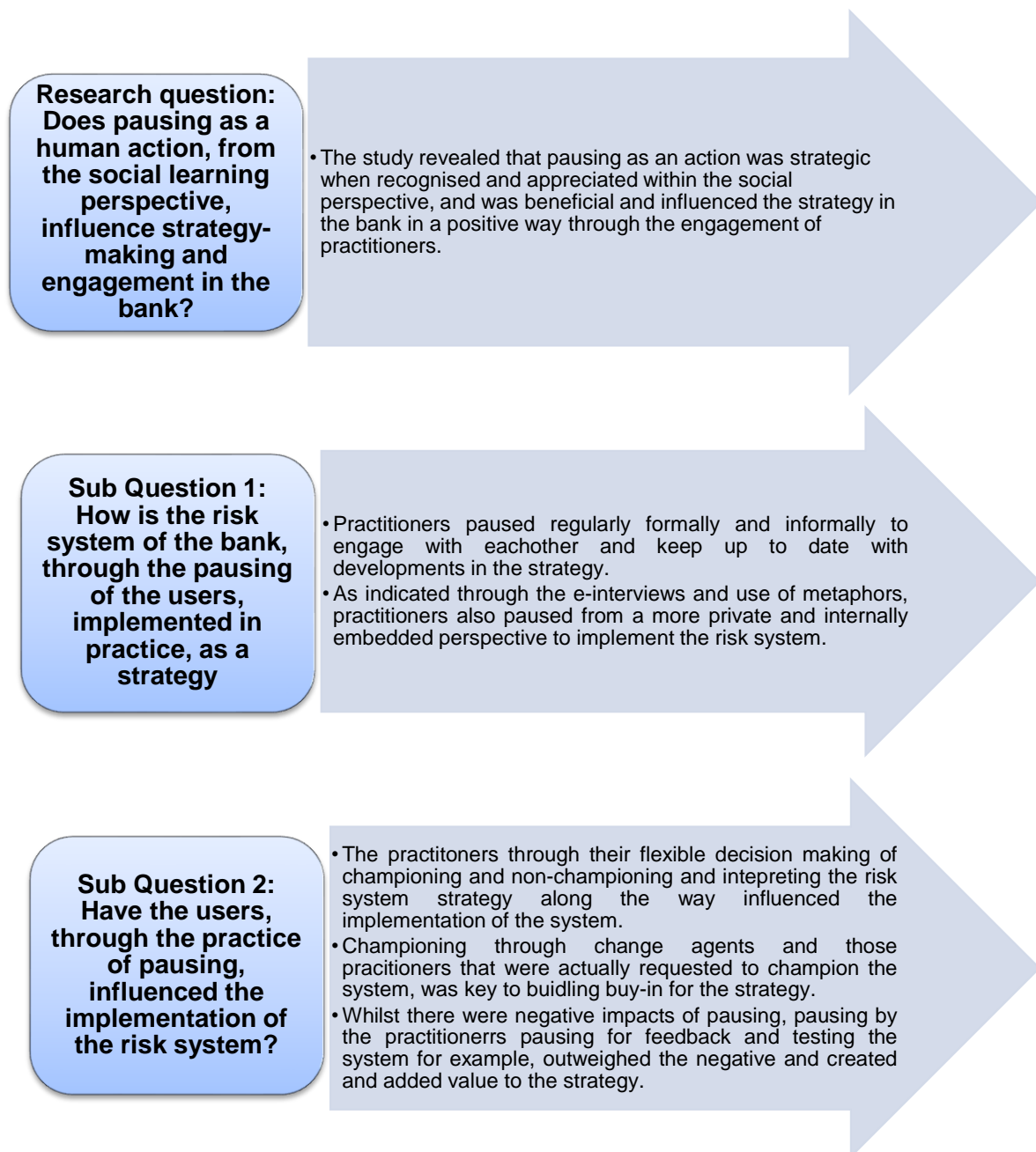


Figure 6.2: High level summary of research questions and conclusions

Source: Researcher's compilation

6.2.2 Reflections by the researcher

As mentioned in Chapter 4, the researcher is employed at the bank where the study took place and her experience supported her discernment and comprehension of the context. The researcher drew on the exposés of the study, and reflected on her own understandings of the risk project, although she was not very much involved, and appreciated, agreed with and disputed some of the assumptions.

The researcher realises that the stakeholder update meetings, while considered to be taking up time, were a means of pausing and keeping everyone affected by the risk system updated and informed at all times. Pausing, in a way, may have created pressure in terms of providing feedback on time and testing the system regularly in order to implement the system, but it was very necessary to stay on track with the strategy and keep practitioners constantly moving forward and not allowing them to stagnate. The researcher feels that the more that people were kept informed and made to feel a part of the strategy through pausing, the more buy-in was certain.

The researcher agrees with the followings assumptions that arose from the study:

- The independent coder raised the point of “hypocrisy” (Annexure 32; 8) where practitioners who were asked to support or champion the project, agreed to do so out of obligation or perhaps fear of coming across as not having an interest in the risk system that their work depended on. The practitioners therefore appeared to have buy-in because it is what their seniors expected of them.
- Having seen some of the challenges, errors and reworks on the system itself, the researcher concurs with the point that the developers work from a basis of *assumed knowledge without having a deep understanding* of credit risk and their functional requirements, and that it would have been more beneficial if credit practitioners were specifically allocated to assist and see the implementation phase through and continue their normal duties thereafter, as opposed to having the risk strategy as an *add on* to their *day to day activities* (Annexure 3; 26).
- The researcher also holds that pausing did indeed lead practitioners into rethinking the strategy and the system, with the developer version eventually being replaced with a new system. This system strategy is beyond the scope of this study.

The researcher, however, does not share the sentiments of one of the participants who felt that the champions and championing influence was negligible (Annexure 3; 4) and did not have a direct impact or an influence on the strategy. From the researcher’s experience, and similar to other participants, championing of the strategy was important as it drew and attention to it and created awareness of the

strategy amongst relevant stakeholders. Championing created a framework for practitioners and various teams to come together and voice their opinions and ideas. Championing drove feedback and testing discussions and was a supportive mechanism in implementing and socialising the system.

The researcher felt overwhelmed and challenged at the beginning of the research procedure, firstly, in convincing the institution of the research's spirit and substance, as well as the significance to the world of banking and the world of s-a-p; and secondly, in using the existing theoretical framework to build a strong argument for pausing, which was ultimately the main focus of this study. Having an insider view of the bank as a bank employee, and trying to balance that with the outside lens of a researcher was both challenging and exciting, especially when interacting and engaging with colleagues and taking the stance of a researcher and adopting an impartial approach. The researcher was grateful for each interaction she had with her colleagues, given that they worked around busy schedules to accommodate her. Their efforts, time and realities gave meaning to this study. The researcher affirms that she had built a theoretical backbone, s-a-p being the core to the study, in addition to her methodological contribution through the emergent method of e-interviews and that she drew the various threads together coherently. S-a-p strongly guided the researcher's rationale throughout the research to which the interpretations bear testament.

The researcher, who was more a "bystander" to the risk strategy, was offered a more meaningful outlook on the risk system strategy in terms of the process and the necessity and importance of pausing to test and provide feedback in a system strategy. She will bear this in mind should any like-minded strategy be pursued in future in the bank. The researcher believes that the summative contributions of the study were achieved with integrity and truthfulness. The research questions were also answered to the best of the researcher's ability, through her applying thoughtfulness and an inquisitive mind to the data she collected. The researcher can also state boldly, and with conviction, that if she were guided to publish, she would vest her interests in creating an academic identity surrounding pausing as a strategic practice, after the completion of her Master's degree, and she would pursue a Doctorate.

6.3 SUMMARY OF DELIMITATIONS

The delimitations set out below consist of both theory and context delimitations, which are not considered through the mainstream economic strategy lens. The study is a single study in one bank which represents the context, and therefore, the research findings are limited to this. As Willis (2014) discusses, research objectives should drive methodological choices as opposed to constricted and preconceived approaches. This this one case study has provided 'empirically-rich, context-specific, holistic accounts' of reality and has contributed to the perspective of s-a-p, which is still developing, and not yet regarded as grand theory. Having said that, there are inherent vulnerabilities that cannot be ignored and these are discussed below:

- An inherent feature of qualitative research is that it can be laborious and demanding and is known for its data-overload influences (Miles & Huberman, 1994). The study's findings cannot necessarily be extended to a wider population with a degree of certainty (Ateino, 2009) or generalisation. Therefore, the claim to validity or reliability is limited. Having said that, the researcher spent a significant amount of time reviewing the data through layers of analysis; excel summaries and coding, to reach a point of saturation. The research is also a constructed piece and interpretation of a practical reality which has been gathered, analysed and presented subjectively (Guba & Lincoln 1985).
- Content analysis can take a lot of time, and, as stated by Kondracki et al. (2002), the coding scheme itself may become complicated. The researcher was guided by the supervisor and consulted a second independent coder to strengthen the coding process.
- Ateino (2009) states that findings cannot be extended to a wider population with the same degree of certainty. However, in some cases a certain level of generalisation in an explicit setting may be possible. The research was conducted in an applied bank setting whose findings may assist in the s-a-p perspective field and may aid other organisations to understand the phenomenon of reflective practice.
- The quality of the research findings and credibility are sometimes questioned in qualitative research studies. The research topic in this instance was limited

to the practice of pausing in a South African bank regarding a strategy to implement a credit risk system. It does not concentrate on other specific areas or sections within the banking field nor on any other banks.

- E-interview or online interview research is a developing method in research, therefore there are grounding sets of review questions that exist. Key features of conducting online interviews, as conceptualised by Salmons (2016), were followed in the current study. The online interviews were conducted through emails. Email tends to hide many personal and social characteristics and thin data may produce problems for analysis (Kitto & Barnett, 2007). The researcher adopted a linear approach to the e-interview analysis, bearing in mind the three language levels: lexical (individual words), semantic (syntactic meanings of sentences) and pragmatic (holistic analysis of meanings) (Kitto & Barnett, 2007). Further, there was no imprecision or loss in transcription, given that practitioners often structured their responses in a more realistic, articulate and rational way in writing than if they had actually vocalised those responses. In addition, they composed their replies in privacy and in different locales.
- The document review did not present an expressive or lyrical tone, simply because they were presentations. However, the data from the document review presented confirmatory findings in relation to the e-interviews.
- Past accounts of what has occurred in the risk system implementation strategy were used and are essentially backward-looking data which can be considered a limitation of the study. Nevertheless, as stated by Nisbett and Wilson (1977) and in relation to this study, the practitioners' memories, in all likelihood, reflected the realistic events that occurred. For the practitioners of the organisation, the system strategy and innovation considered in this research represented essential changes in the organisation.

Whilst the researcher carried out the study with consideration of rigour, the research approach and methodologies and the socially situated research did bring along unavoidable limitations. As explained, the research is limited its final findings but can still open future areas of research to deepen exploration into pausing. The data only stemmed from purposive samples in the form of the e-interviews and documents. There remains an element of other practitioners not rendering their accounts of the

risk strategy implementation and this is a rigid limitation. However, the researcher located her work in Creswell's (2003) paradigm of exploration, social constructivism and interpretivism.

Notwithstanding these limitations, this study also embodies strengths in that it concentrates on the realistic organisational setting of the bank; there was groundedness as the data were produced in the proximity of the strategy and it offers a level of truthfulness in the way the practitioners saw their world and how they interpreted pausing.

6.4 RECOMMENDATIONS FOR THE CONTEXT AND FUTURE RESEARCH

In terms of the context, the bank should pay attention to both the texts and voices of their human practitioners, their responsiveness to the risk system and the way the strategy was managed, and it should be amenable and eager to debate or discuss the discordance that arose when dealing with the fundamentals that resulted from implementing the strategy. The bank might also acknowledge the role of technology, and specifically this risk system, which cannot be ignored in the world of work, and its ability to bring practitioners together and to foster engagement. Further, the impact and influence of those practitioners who actually do the work of strategy, and their recommendations or opinions about the way the strategy could have been implemented efficiently, must be acknowledged. The bank might go on to build case studies themselves, documenting other strategies and the way they go about them, in order to learn and identify new ways to encourage participation across the management levels, and the importance of pausing and reflection.

Through answering the research questions, the study also offers potential areas for future research. Whilst the researcher is employed at the bank in which the study was undertaken, research may be repeated at other banks or organisations undergoing strategy implementation. This does not necessarily have to be limited to technology.

Another potential interest may be in finding out how other organisations, through their practitioners, pause during the cycle of a strategy to implement a new system. In

addition, it would also be interesting to see if the practice of pausing and the interpretations of it are common in other organisations.

The study shows that pausing does not happen in a vacuum and can occur through other strategy tools; therefore, another area of research might include the extent to which tools shape pausing and outcomes in strategy.

The enabling and disabling factors of pausing found in this research, have the potential to be advanced into testable premises to find uniformities in the presence of diverse disabling and enabling elements in the frameworks of different organisational environments.

Pausing in other stages of strategy, for example, in planning, may be pursued as an investigative area to determine the level of influence pausing has through the various stages of a strategy.

The rationale for the study was to contribute to two gaps: firstly, the under-theorised practice of pausing and secondly, to ascertain whether this action of pausing, during the risk system implementation strategy (through an applied setting), enabled or disabled practitioners (champions and non-champions) from a social perspective. Using a qualitative research approach, the study establishes that pausing as a practice is a human strategic action in strategy itself and does have an influence on change and engagement. With the suggestions conveyed by the researcher for future and potential areas of research, it is anticipated that the elements of pausing as a practice in s-a-p, through the research architecture of this study, will be advanced to expand s-a-p into a theoretically pronounced field.

6.5 CHAPTER CONCLUSION

The normative busy and active life of a bank does not normally tolerate moments or periods of quiet, unless it is the quiet, yet hyper-concentrated, poring over financial and customer data. Over and above this, when strategy making is thought of, or undertaken, it is seen as a driving force, complete with energy, engagement, the 'cut and thrusts' of active debate, and voices in the room articulating the future of a competitive and vigorous industry. It is in the visible actions, the vitally composed

moments and the driving momentum that strategy and banking seem 'made to measure'. Yet, as this research unfolded, a new force quietly 'slipped into the room'. In its very intangible and oppositional stance, it provides a strength and resourcefulness that this research has sought to uncover. It harkens to contemplation and reflection: something that is perhaps appreciated in the Abbeys, Temples or in the business practices of Quaker organisations. Pausing sometimes feels like a lost art, but one that requires careful consideration and an argument for resurgence. For the people who considered and paused, and then acknowledged this upstream swim, the researcher is grateful and appreciative. For those who engaged with the idea and perhaps have, in chance and passing, risked the stepping back and thoughtfulness, the researcher wishes further insights through this study. For the many inundated people, companies and sectors who are bombarded with activity, social media, action-impulses and the constant propulsion towards something that moves, takes shape and appears to be in constant kinesis, it is hoped that there will be times of strategic space and reflective decision-making.

For the researcher herself: she has learnt that pausing has a resourcefulness that may easily go unremarked. Her own pausing is now more considered, more layered as she moves in and out of action, with a consciousness of the poetics of pausing. Echoing this sentiment, the researcher concludes with the summative words inextricably linked to reflective poetics, as claimed above:

A Poetics of Silence

At a certain point you say to the woods, to the sea, to the mountains, the world, Now I am ready. Now I will stop and be wholly attentive. You empty yourself and wait, listening. After a time you hear it: there is nothing there. There is nothing but those things only, those created objects, discrete, growing or holding, or swaying, being rained on or raining, held, flooding or ebbing, standing, or spread. You feel the world's word as a tension, a hum, a single chorused note everywhere the same. This is it: this hum is the silence ... (Dillard, 1991:255).

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ANNEXURE 1: RESEARCH INTERVIEW SCHEDULE TEMPLATE

E-Interview Schedule provided by:

Chantelle Govender, Master of Commerce Candidate: Department of Business Management, University of South Africa.

Research Title:

Pausing as a practice within strategy-making and engagement at a firm level – A case study.

Dear Participant,

Thank you for taking the time to complete this E-Interview.

The E-Interview Schedule is outlined as follows:

☐ ☐ Prior to the distribution of this e-interview, the researcher, on a separate email outlined and covered the ethical considerations including the Participant Information and Informed Consent and provision of sources of authority about the research study.

Your role:

☐ ☐ First, reading of the introductory paragraphs about strategy-as-practice and pausing.

☐ ☐ Second, self-identification including your name and position in the organisation on this Microsoft word document, followed by the read receipt date of this schedule.

☐ ☐ Third, building your responses *in reply* to the enquiries of the researcher as on the interview schedule.

☐ ☐ Fourth, complete the return date once you are ready to send back the answered schedule.

☐ ☐ Fifth, you may be requested to respond to any questions, follow ups or points of clarity raised by the researcher via email on the attached E-Interview thereafter.

☐ ☐ Sixth, you may follow up with the researcher on the relevant findings on the contact details provided in the participant information sheet should you desire to do so.

Academic studies always use a point of departure from existing writing and leading thinkers in the field. The point of departure of this study is strategy-as-practice, a well-documented theoretical perspective. As a practitioner within the bank, you have been identified as having had a role to play in realising the strategy of the newly implemented credit risk system. I invite you to read the ideas below; albeit you are not restricted to or by this as it is merely a guide to answering the questions that follow.

Key Ideas:

- a) **Strategy-as-practice** – focuses on the micro-level social activities, processes and practices that characterize organizational strategy and strategizing. Strategy as Practice can be regarded as an alternative to the mainstream strategy research via its attempt to shift attention away from merely a focus on the effects of strategies on

performance alone to a more comprehensive, in-depth analysis of what actually takes place in strategic planning, strategy implementation and other activities that deal with strategy. (From: Golsorkhi, D., Rouleau, L., Seidl, D. and Varra, E. 2010. *Strategy as practice*. Cambridge University Press, New York.)

- b) **Pausing** – Whilst the term pausing is not explicitly recognised as an activity or action *per se* in s-a-p literature, drawing on the work of Schön (1983) it infers a step-back reflection action. This suggests that pausing is an element of thinking and consideration in either an evolving, measured or unplanned manner of strategy-making. According to Bailey (2013), experience can only result in growth if time is taken to pause to reflect. The understanding of an experience can create a paradigm shift if one stops, reflects and allows space and time to understand which may hinder or improve a strategy.

(From: Schön, D. 1983. *The Reflective Practitioner. How professionals think in action*. London: Temple Smith.

Bailey, E. 2013. *The Power of Pausing – How reflection helps you grow*. [Online] <http://www.elainebaileyinternational.com/wordpress/2013/07/the-power-of-pausing-how-reflection-helps-you-grow/> [Accessed on 10 December 2015].)

I am particularly interested in you pausing during the strategic implementation of the credit risk system and the influence that this pausing has had on implementing the strategy. Please keep in mind the complete lifecycle of the strategy when answering the questions.

To be completed by participant:

E-Interview Read Receipt Date: [Click here to select a date](#)

E-Interview Return Date: [Click here to select a date](#)

1. Tell me about your role in the bank and your relation to the risk system.
[Click here to enter text](#)
2. When did you as a practitioner become involved in the strategy of the credit risk system?
[Click here to enter text](#)
3. Describe how you have paused during the strategic implementation of the credit risk system. [*Prompt provided in email*: Perhaps relate specific incidents using a clear example or a story: what event/activity made you pause, did the pausing influence anything or anyone (including yourself); did you see anything different about the implementation because you paused].
[Click here to enter text](#)
4. In any strategy which unfolds on a day-to-day basis, with specific reference to the credit risk system strategy, individuals may surface as follows:
 - People who champion the system; or
 - Those that experience their role differently, perhaps as non-champions.

- a) In your view, did champions and/or non-champions present themselves while the credit risk system strategy was being implemented? Choose an option
If yes, in your response, please describe these individuals [respecting anonymity].
[Click here to enter text](#)
- b) Keeping the idea of roles in mind, do you recall these anonymised people pausing as they fulfilled their roles? Choose an option
If yes, describe how. [*Prompt provided in email: Relate specific incidents and/or examples if that is helpful*]
[Click here to enter text](#)
- c) Did this have an influence on the implementation of the credit risk system and the strategy? Choose an option
If yes, describe how.
[Click here to enter text](#)

Thank you,
Chantelle

ANNEXURE 2: INFORMED CONSENT FORM TEMPLATE



CONSENT TO PARTICIPATE IN THE STUDY

Research on Pausing as a practice in Strategy-making and Engagement
Chantelle Govender, Masters Candidate
College of Economic and Management Sciences, University of South Africa

I, _____ (participant name), confirm that the person asking my consent to take part in this research has informed me about the nature, procedure, potential benefits and anticipated inconvenience of participation.

I have read the information presented in the participant information letter and understood the study of pausing as a practice as explained. I have had sufficient opportunity to ask questions and am prepared to participate in the study. I understand that my participation is voluntary and that I am free to withdraw prior to the submission of the thesis without penalty. I am aware that the findings of this study will be anonymously processed into a research report, journal publications and/or conference proceedings.

I agree to the recording and storage of this interview electronically via email interface and manually to ensure accuracy. I agree and am aware that excerpts from the interview or any user-generated content, images, or artefacts I want to include as data may be included in publications to come from this research, with the understanding that the quotations and content will be anonymous further substantiated by the non-disclosure agreement the researcher has signed with the bank.

With full knowledge of all foregoing, I agree, of my own free will, to participate in this study.

Full Name of Participant: _____

Signature of Participant: _____ Date: _____

Full Name of Researcher: _____

Signature of Researcher: _____ Date: _____



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ANNEXURE 35: LETTER FROM THE BANK FOR PERMISSION TO UNDERTAKE THE STUDY

[REDACTED]

Date: 11 November 2015

[REDACTED]

RE: REQUEST FOR PERMISSION TO CONDUCT RESEARCH AT [REDACTED]

Dear Chantelle,

With reference to your letter dated 10 November 2015, you are hereby granted permission to undertake your research proposal entitled "Pausing as practice within strategy-making and engagement at a firm level – A case study" within the [REDACTED] using the implementation of [REDACTED] as a basis.

This approval is subject to:

1. you changing the title of your topic to omit the organisation's name;
2. your research being conducted in compliance with, and subject to, the terms of the non-disclosure agreement attached to this letter as Annexure "A"; and
3. you furnishing a copy of the final draft of your work for review by the respective management in [REDACTED] prior to any publication thereof.

Regards,

DocuSigned by:

[REDACTED]

For and on behalf of [REDACTED]

11/1/2016 | 04:17:54 AM PT

DocuSigned by:

[REDACTED]

For and behalf of [REDACTED]

11/1/2016 | 04:19:25 AM PT